

# **SURVEY OF VETERANS' SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS**

## **2002 National Results Regional Loan Centers**



**Surveys and Research Staff  
Office of Performance Analysis and Integrity  
Veterans Benefits Administration**

**May 2003**

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# Acknowledgments

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- **This information was collected and analyzed under the direction of the:**

U.S. Department of Veterans Affairs  
Veterans Benefits Administration  
Office of Performance Analysis and Integrity  
Surveys and Research Staff (20M44)  
Washington, DC 20420

- **In conjunction with:**

Pacific Consulting Group  
399 Sherman Avenue, Suite 1  
Palo Alto, CA 94306

*The Surveys and Research Staff developed the analyses included in this report and takes full responsibility for its content.*

- **Questions or comments should be directed to:**

Lynne R. Heltman, M.A.  
Assistant Director for Surveys and Research  
Office of Performance Analysis and Integrity  
Veterans Benefits Administration  
810 Vermont Avenue N.W.  
Washington, DC 20420  
Phone: (202) 273-5440  
FAX: (202) 275-0608  
e-mail: ormlhelt@vba.va.gov

- **Intranet Address:**

<http://vbaw.vba.va.gov/bl/20/cfo/surv/srsindex.html>

- **Or to other Surveys and Research staff members:**

Mike Angell, (202) 273-6783  
Helen T. Granito, (202) 273-6957  
Missie Vaccaro, (202) 273-7452  
Ronda Britt, M.A., (202) 273-6425

- **Internet Address:**

<http://www.vba.va.gov/surveys>

## **Executive Summary**

# Project Objectives

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- To measure veterans' satisfaction with the VA Home Loan Guaranty process at both the national and VBA Regional Loan Center (RLC) levels.
- To identify areas of the VA Home Loan Guaranty process which are most satisfying to veterans, areas of the process which are least satisfying to veterans, and areas of the process which are in greatest need of improvement.
- To determine where improvements to the VA Home Loan Guaranty process will have the greatest impact on veterans' satisfaction.
- To create performance measures, including measures of customer service, through a strategic planning process, as required by the Government Performance and Results Act (GPRA) that was passed and signed into law in August 1993.
- To establish an explicit goal for the quality of service that is "equal to the best in business" as described in President Clinton's Executive Order 12862, *Setting Customer Service Standards*, issued in September 1993. This order was aimed at "ensuring that the Federal Government provides the highest quality of service possible to the American people."

# Project Methodology

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- This report presents results from the third administration of the *Survey of Veterans' Satisfaction with the VA Home Loan Guaranty Process*. The data represent statistically valid measurements of various elements of customer satisfaction.
- The annual mail survey assesses veterans' satisfaction with the VA Home Loan Guaranty process using a random sample of loans closed during April 1 through July 31, 2002, from the nine Regional Loan Centers.
- For each regional office, the survey sample contained approximately 1,400 veterans, with an equal mix of original or refinanced loans. Approximately 721 questionnaires were returned from each regional office, resulting in a national response rate of 53%.
- A more detailed discussion of the survey methodology appears in Appendix B.

Note: The words *veterans*, *customers*, and *respondents* are used interchangeably throughout the report and represent all possible respondents.

# Project History

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- As part of this project, VBA's Surveys and Research Staff conducted four focus groups with veterans and front-line employees to gather information relevant to customer satisfaction issues.
- From the focus group data, the VBA designed and developed a questionnaire to assess customer satisfaction with the Home Loan Guaranty process. This original survey was pretested in March and April 2000. Based on the results, the skip patterns, and the verbatim responses of the pretest, the VBA Surveys and Research Staff modified the questionnaire.
- The questionnaire was revised in 2001 and for the current survey administration period (2002); changes were made to the Appraisal section in order to obtain more relevant information. A copy of the questionnaire is in Appendix D.

# Report Highlights

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## *Response Rate:*

- 6,493 questionnaires were completed and returned, resulting in a 53 percent response rate from veterans served by the nine Regional Loan Centers nationally .

## *Demographics:*

- Most respondents were men (90 percent), and most were between the ages of 26 and 35 years (30 percent).

## *Background:*

- A total of 31 percent reported first learning about the VA home loan guaranty program from pre-discharge briefings (TAP/DTAP).
- Most (89 percent) felt the information they received was very or somewhat accurate.
- Overall, 72 percent of the respondents reported mostly or completely understanding the dollar amount of the loan the VA would guarantee.

## *Modes of Contact:*

- Respondents were asked what methods they used to contact the VA about their loan. Veterans report that they were most likely to contact the VA via fax, e-mail, or letter (26 percent), while 22 percent phoned the VA and 10 percent visited the VA.

## *Certificate of Eligibility (COE):*

- Overall, 43 percent obtain their COE through the mail and 83 percent of the respondents felt the amount of time it took to get the COE was very or somewhat reasonable.

## *Realtor:*

- 70 percent used a realtor and 85 percent reported being very or somewhat satisfied with the realtor.
- Respondents' overall satisfaction with the home loan process increases as their level of satisfaction with the realtor increases (see page 25).



# Report Highlights (continued)

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## *Lender:*

- 89 percent reported being very or somewhat satisfied with the lender.
- Respondents' overall satisfaction with the home loan process increases as their level of satisfaction with the lender increases (see page 27).
- The largest proportion (36%) of respondents felt that less than two weeks is the most reasonable amount of time to wait for loan approval.

## *Appraisal:*

- 69 percent reported having an appraisal and 67 percent reported being very or somewhat satisfied with the appraisal process.
- 10 percent reported problems with the appraiser and 12 percent reported problems with the appraisal process.
- Respondents' overall satisfaction with the home loan process increases as their level of satisfaction with the appraiser, appraisal process, or appraised value of their property increases (see pages 30, 31, and 32).

## *Overall Impressions:*

- Overall, 94 percent of veterans reported being somewhat or very satisfied with the VA home loan process.

# Results from Quadrant Analysis: Quadrants I and II

- Quadrant analysis is a useful tool for determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area. Generally, items with high importance but relatively low performance deserve immediate attention. (See the Quadrant Analysis section of this report for greater detail of these results.)
- Areas of **strengths** of services were defined as those which were highly correlated with veterans' overall satisfaction with the handling of the claim, and which were rated by respondents as being well-performed by the staff providing claims service. For the Quadrant Analysis section, the strengths were:

## Strengths: Quadrant II Results

Information you received was very or somewhat accurate.  
VA employees were very or somewhat courteous on the phone.  
VA fully addressed all your questions, concerns, or complaints on the phone.  
Amount of time it took to get your Certificate of Eligibility (COE) was very or somewhat reasonable.  
Very or somewhat satisfied with your realtor.  
The lender was very or somewhat courteous.  
The lender's KNOWLEDGE about the VA home loan guaranty program was excellent or very good.  
The lender was very or somewhat responsive regarding inquires about your VA home loan.  
Information about the VA home loan guaranty program from your lender was very or somewhat easy to get.  
Very or somewhat satisfied with your lender.  
Very or somewhat satisfied with the appraised value of your property.

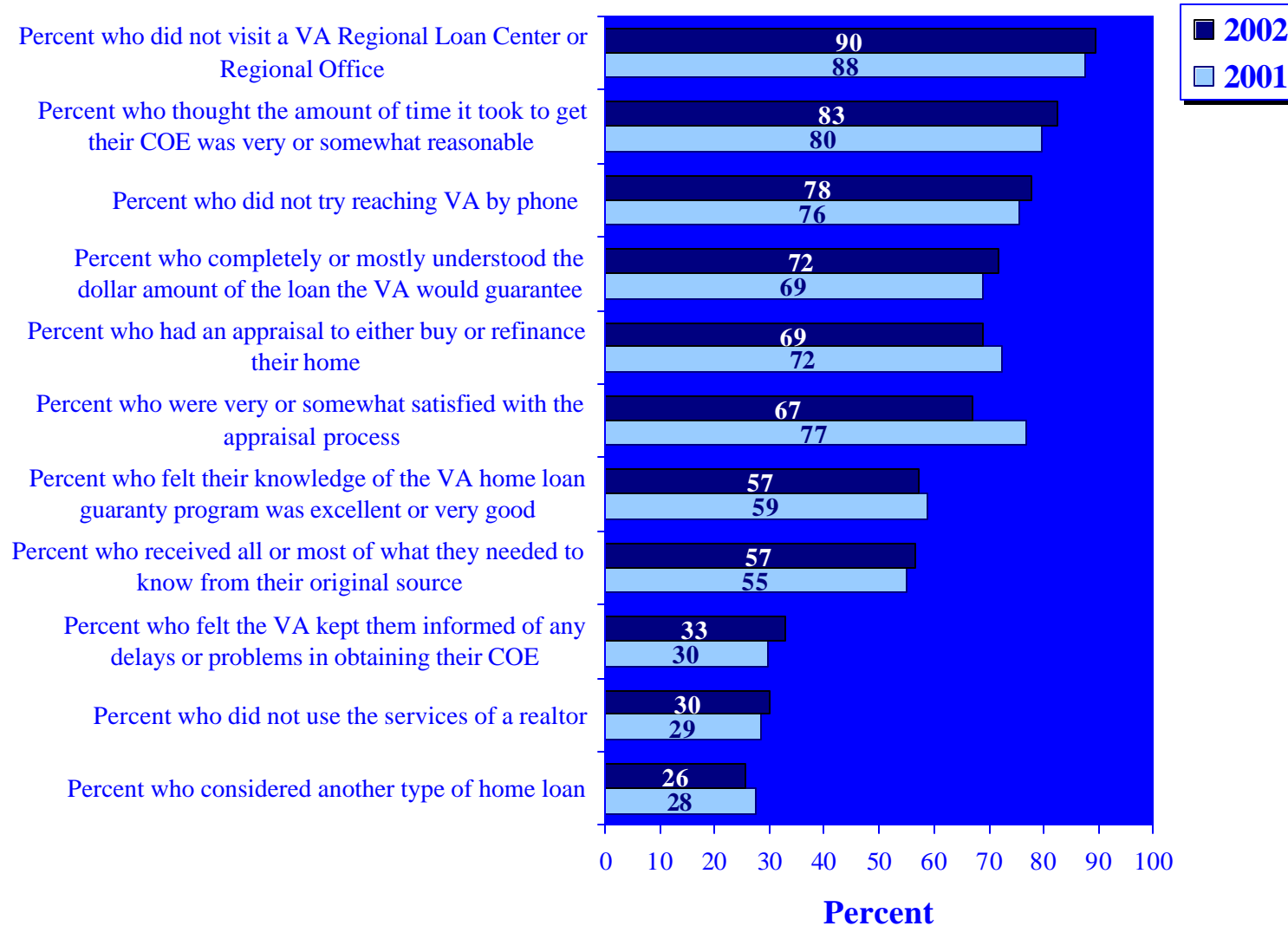
- Several other areas were noted as primary goals for **possible improvement** by staff of the VBA Office in order to increase loan applicant satisfaction. These areas were highly correlated with overall respondent satisfaction with the home loan process, but their current rating levels as reported by loan applicants revealed areas of concern or weakness in VBA's delivery of these specific services. In general, while a regional office may not be able to improve a given item (such as satisfaction with the lender), other items can be improved, with a resultant improvement in satisfaction. These include:

## Possible Improvements: Quadrant I Results

Very or somewhat easy to get through to VA on the phone.  
Got all or most of needed information from telephone contact with VA.  
Very or somewhat satisfied with the appraiser.  
Very or somewhat satisfied with the appraisal process.  
I have excellent or very good knowledge of the VA home loan guaranty program.

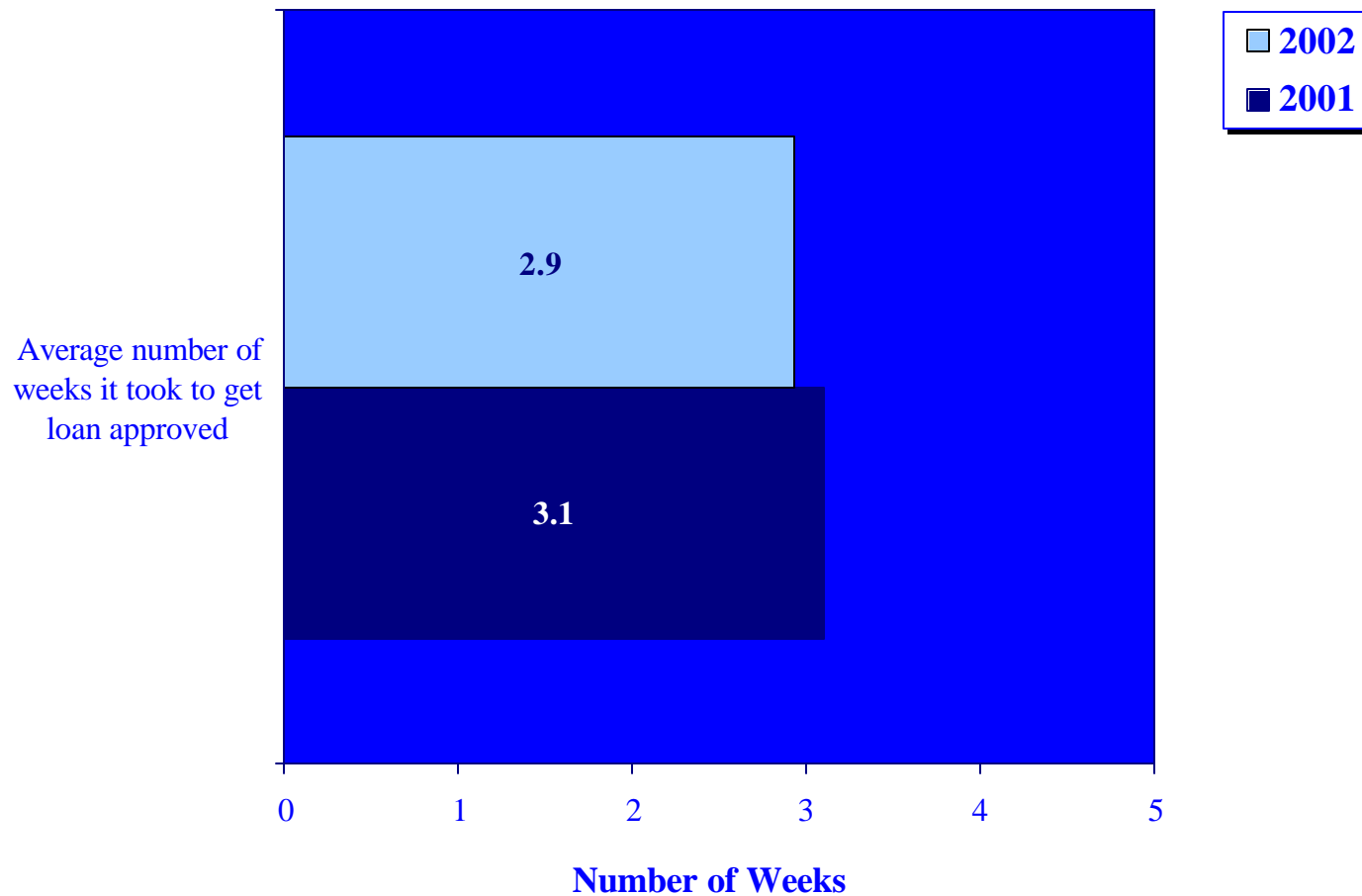
# Significant Results in Trend Analysis: 2001 vs. 2002

- The items shown here reflect true differences in performance over time. If an item does not appear, then performance did not significantly change between the years. Trends on the response rates appear in Appendix B.



## Significant Results in Trend Analysis: 2001 vs. 2002

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## Quadrant Analysis

# Questions Used in Quadrant Analysis

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## Quadrant Questions

### Background Information

- **Q2** Got all or most of what you needed to know from your original source.
- **Q3** Information you received was very or somewhat accurate.
- **Q4** Completely or mostly understood the dollar amount of the loan the VA would guarantee.

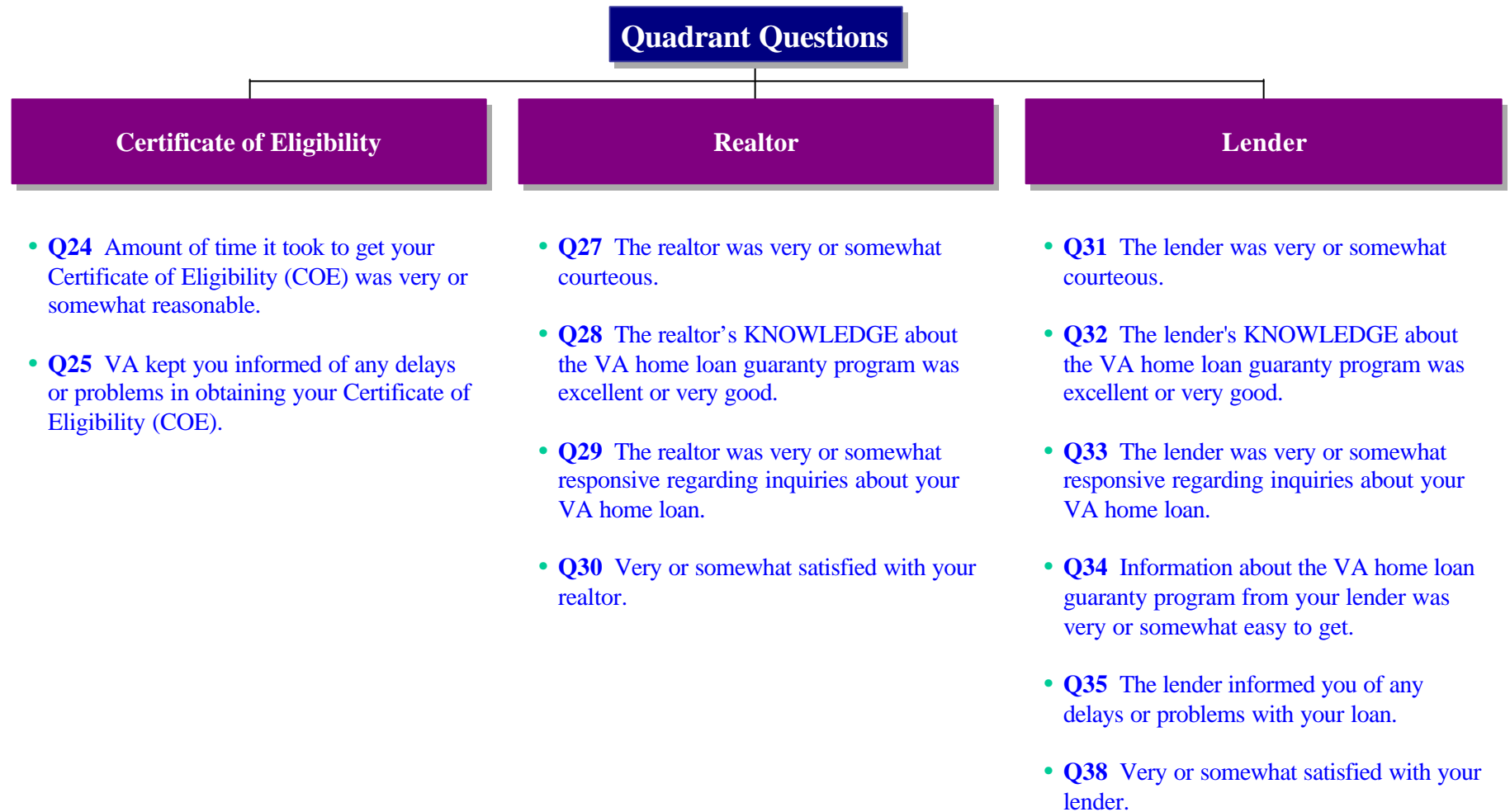
### Phone Contact with VA

- **Q7** Very or somewhat easy to get through to VA on the phone.
- **Q10** VA employees were very or somewhat courteous on the phone.
- **Q11** VA fully addressed all your questions, concerns, or complaints on the phone.
- **Q12** Got all or most of needed information from telephone contact with VA.
- **Q13** Got information about particular loan.

### Visiting a VA RLC or RO

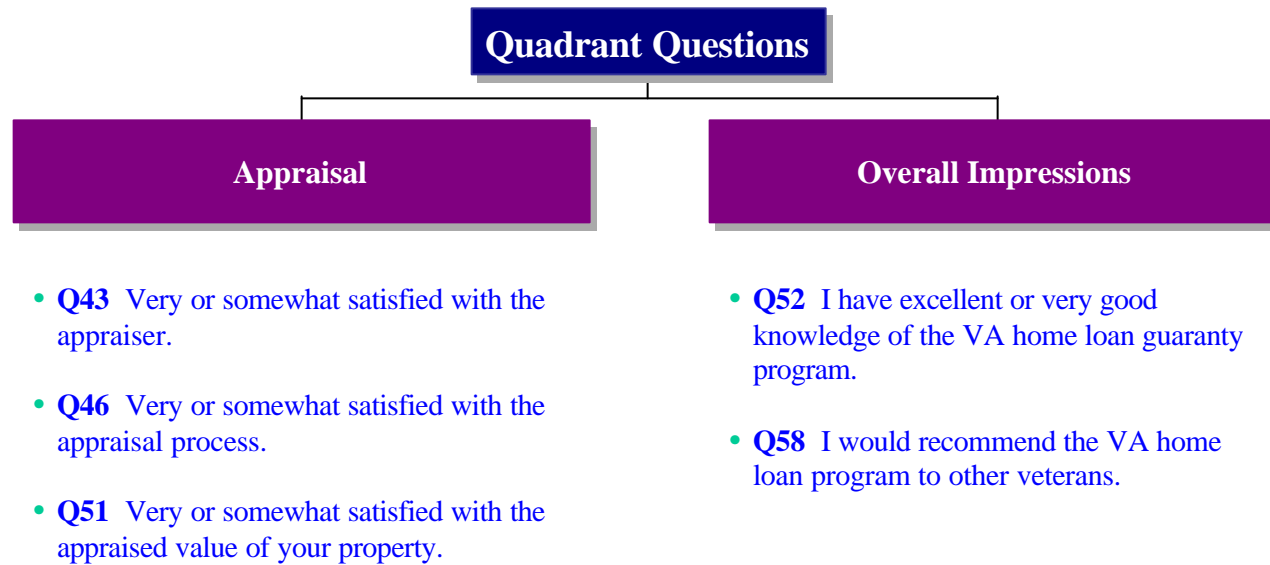
- **Q17** Location of the VA Regional Loan Center was very or somewhat convenient.
- **Q18** VA employees were very or somewhat courteous during your in-person visit.
- **Q19** VA employees fully addressed all your questions, concerns, or complaints during your visit.
- **Q20** Got all or most of needed information from in-person visit to VA office.

# Questions Used in Quadrant Analysis (continued)



# Questions Used in Quadrant Analysis (continued)

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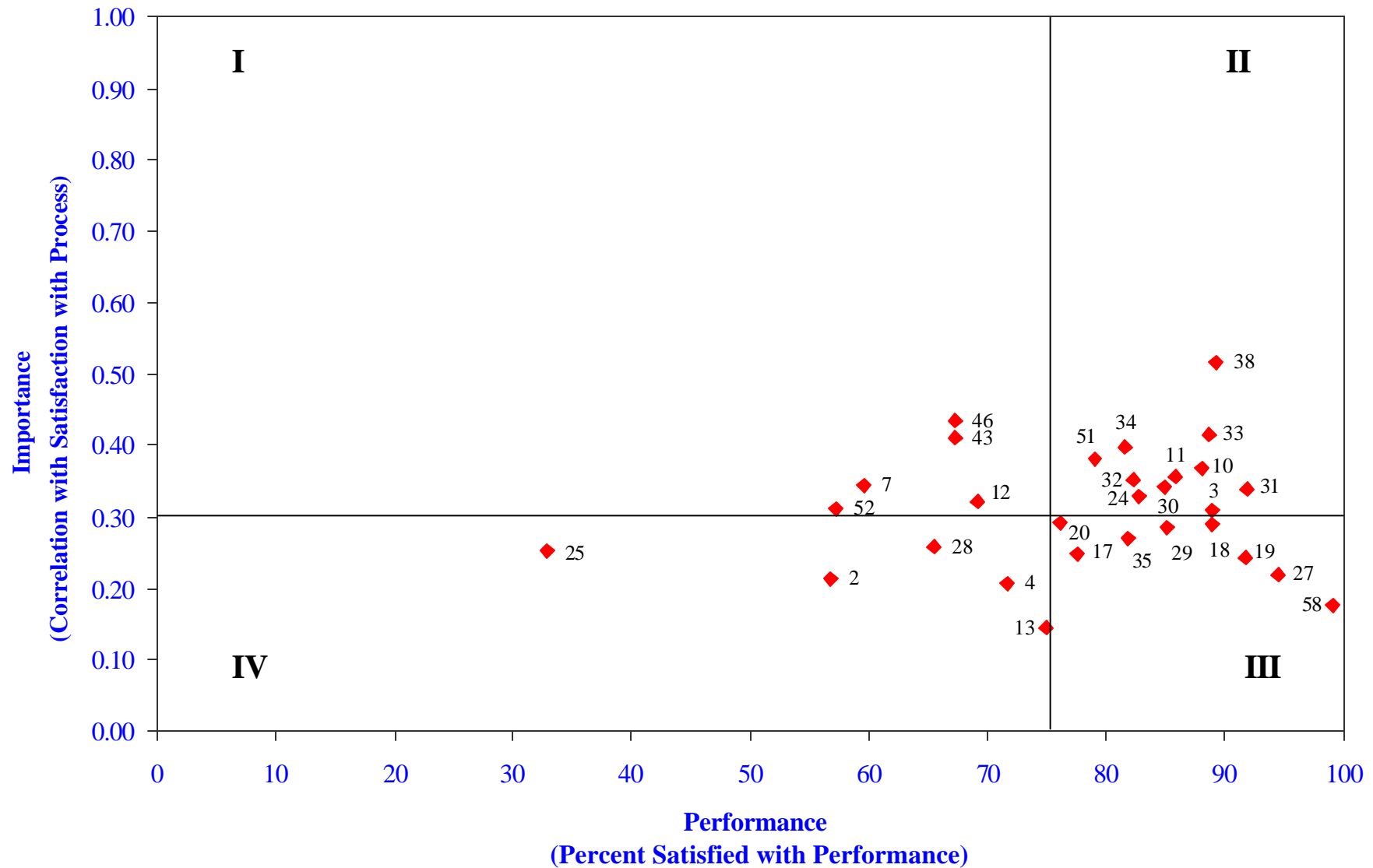


# Understanding Quadrant Analysis

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- Quadrant analysis is a useful tool for determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area. Generally, items with high importance but relatively low performance are those which deserve immediate attention.
- Each of the twenty-nine variables represented in the Quadrant Analysis graph are plotted on the basis of:
  - 1) **Importance**: a variable's correlation with the overall satisfaction with the process; and
  - 2) **Performance**: a variable's top-box percent (the percent of people who answered positively to the question).
- Variable correlations with *overall satisfaction with the process* are used to determine the degree to which variables are related to overall satisfaction. Zero indicates no correlation, and 1 indicates perfect correlation. The closer a variable's correlation (Importance) is to 1, the stronger that variable's relationship is with the overall satisfaction with the process. *Variables that have stronger correlations are considered to have higher importance.*
- Top-box percents represent how well VA is performing within a given area (for example, the percent who indicated that it was very or somewhat easy to get through to VA on the phone). *The higher the percent, the better VA is performing.*
- The quadrant analysis graph is divided into four quadrants (sections) based on the following combinations of the plotted location of a variable:
  - Quadrant I: Critical Improvement Areas (high importance, low performance)**
  - Quadrant II: Maintain Relationship Building Variables (high importance, high performance)**
  - Quadrant III: Lower Return on High Performance (low importance, high performance)**
  - Quadrant IV: Lower Return on Investment (low importance, low performance)**
- The horizontal line in the plot represents importance and is placed at .30, which indicates relatively high correlation and, thus, relatively high importance. The vertical line represents performance and is placed at 75 percent. The quadrant lines can be moved up or down, left or right, to include more or fewer items in each quadrant. The plotted numbers within each section of the quadrant analysis graph correspond with the performance items listed on the previous three pages.
- To help interpret the graph that appears on the next page, see the Executive Summary for a list of items that fell into Quadrants I and II.
- It should be noted that quadrant analysis is only a typology used to determine where an organization might begin to improve service. Continuous improvement in all areas, given available resources, should be the ultimate goal.

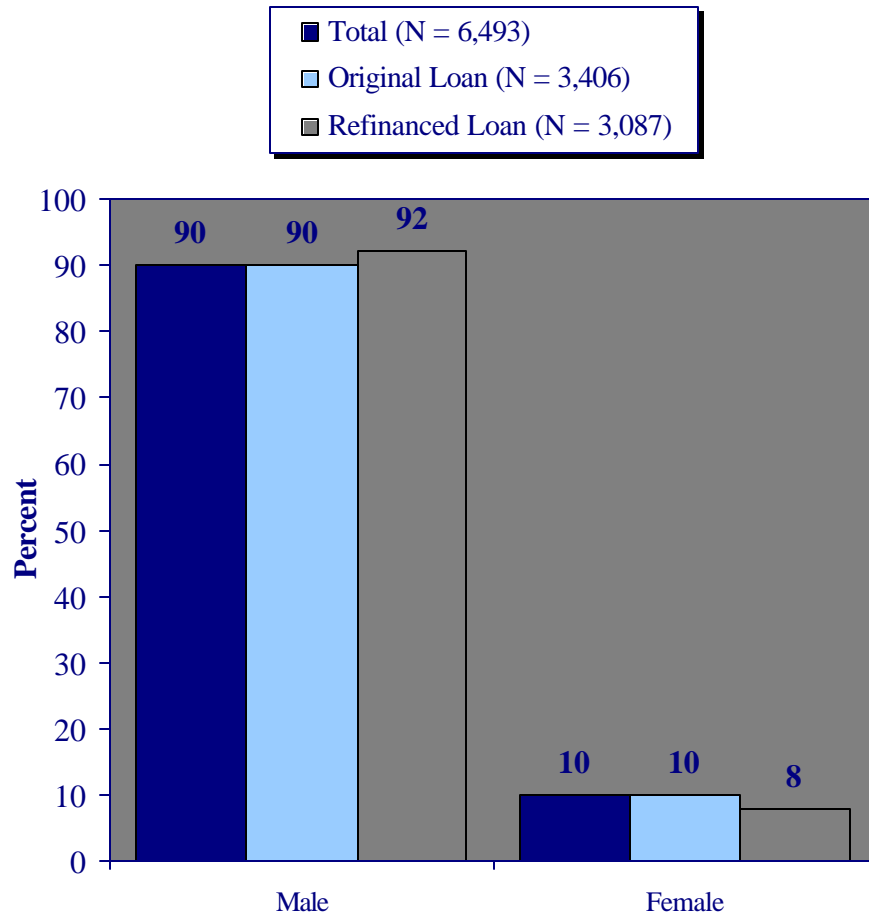
# Quadrant Analysis for 2002



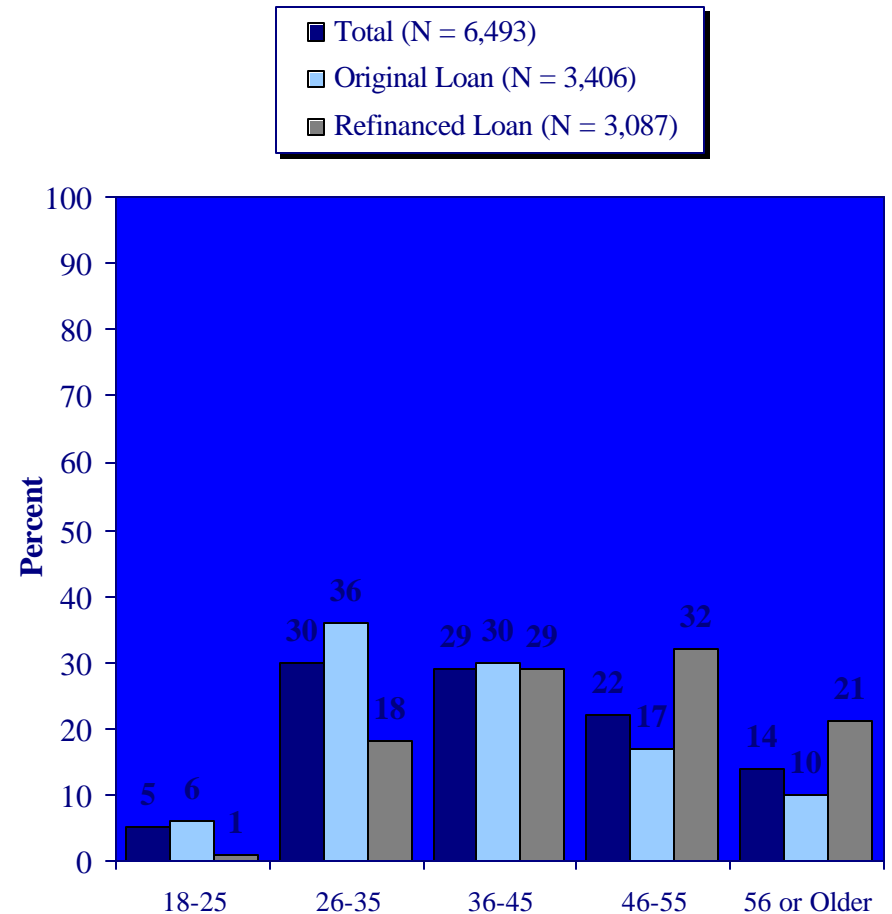
## **Respondent Characteristics**

# Respondent Profiles by Gender and Age

## Gender Distribution



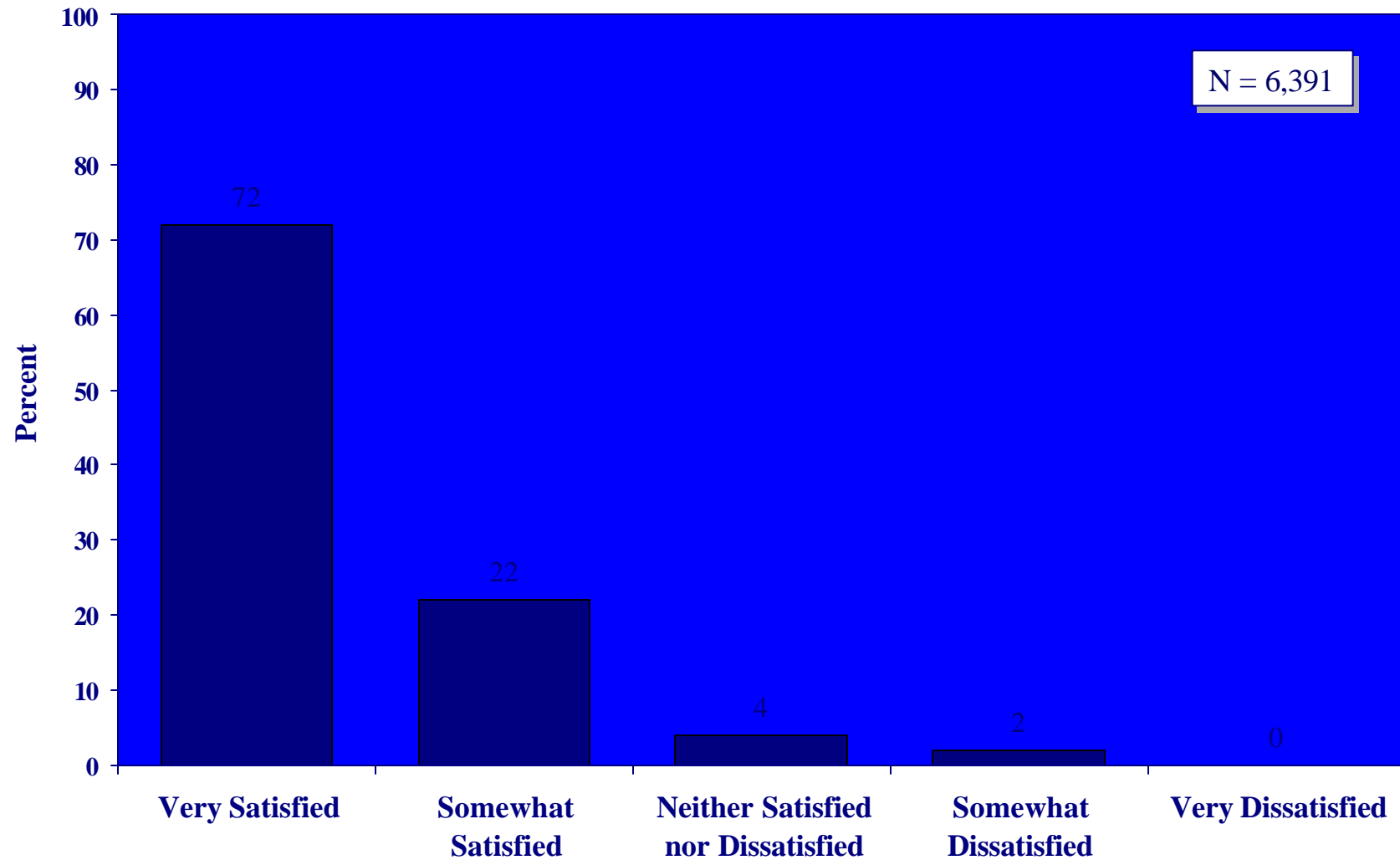
## Age Distribution



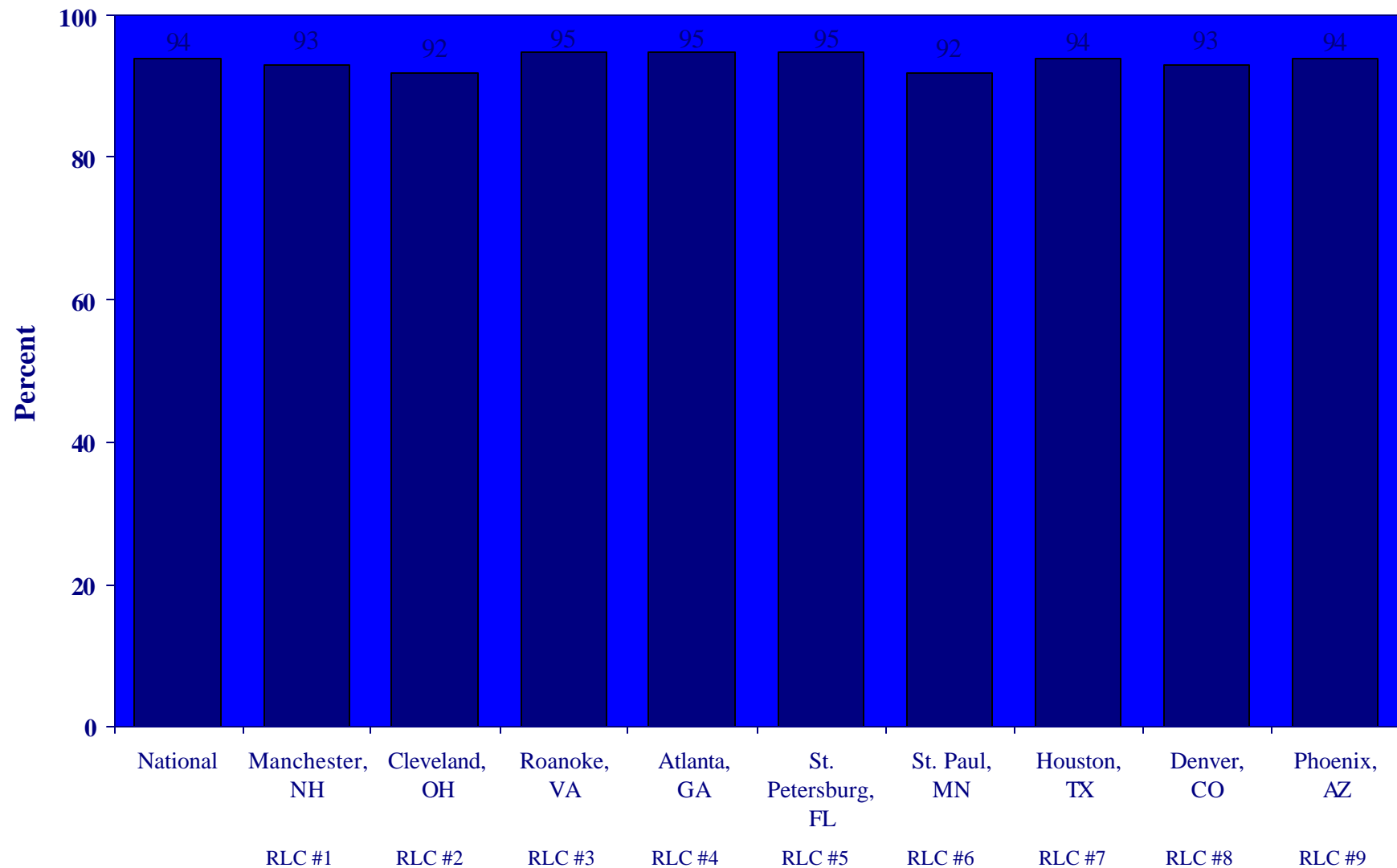
**Overall Satisfaction  
with VA Home Loan Process**

# Overall Satisfaction with the VA Home Loan Process

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## Percent Very or Somewhat Satisfied with the VA Home Loan Process



# Understanding Double Bar Charts

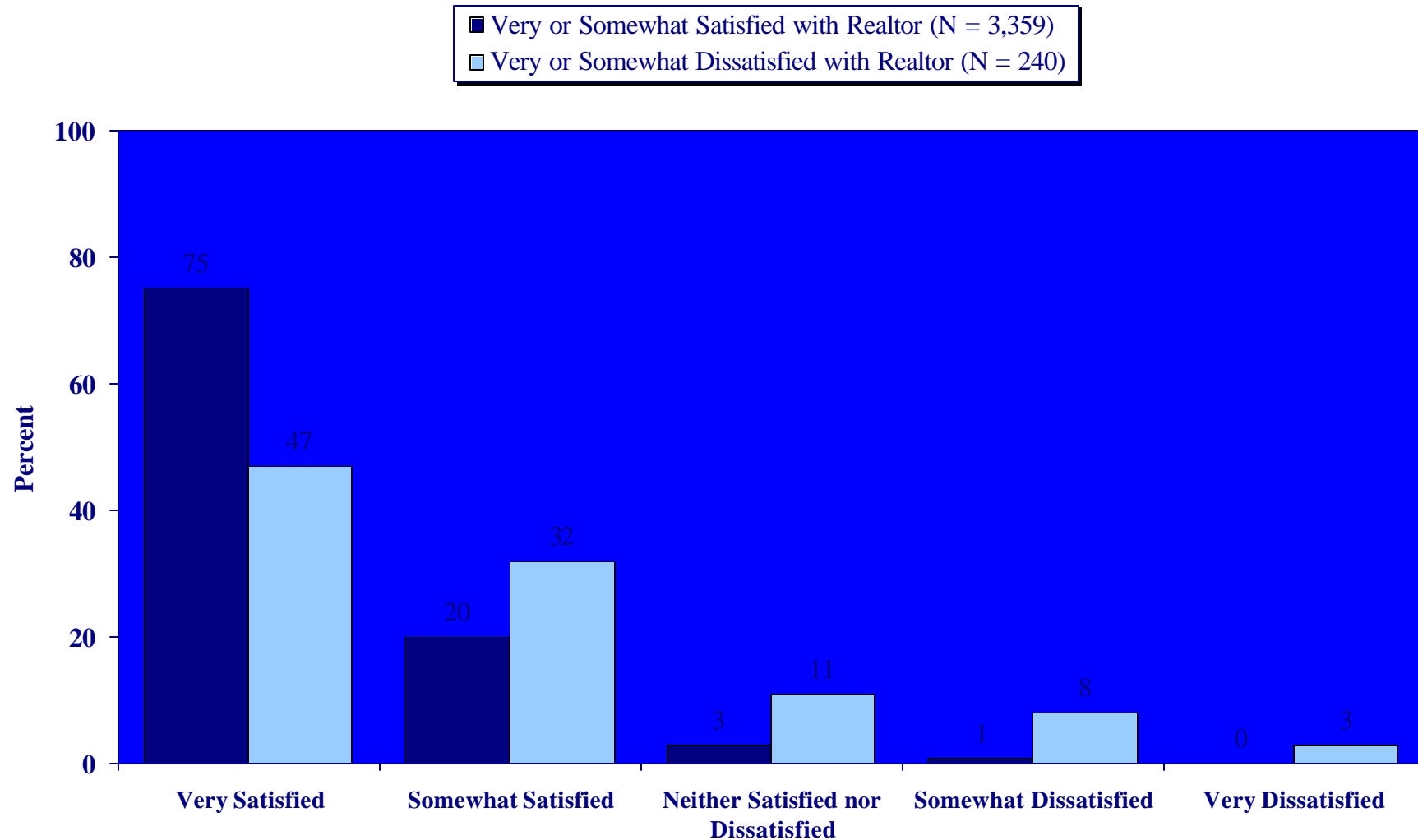
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- The following charts show the effect of key veteran experiences to the overall satisfaction with the VA Home Loan Guaranty process. These key experiences include the following:
  - Satisfaction with realtor
  - Satisfaction with realtor's knowledge
  - Satisfaction with realtor's responsiveness
  - Satisfaction with lender
  - Satisfaction with lender's knowledge
  - Satisfaction with lender's responsiveness
  - Amount of time taken to receive loan
  - Satisfaction with the appraiser
  - Satisfaction with the appraisal process
  - Appraised value of property
- On each of the following charts, different distributions for the overall satisfaction with the home loan guaranty process are displayed along the horizontal axis. The darkest shaded bars represent the overall satisfaction distribution for those veterans who were satisfied with the specific key experience. The lightest shaded bars represent the overall satisfaction distribution for those veterans who were dissatisfied with the specific key experience.
- The last two charts show the effects of problems with the appraiser and problems with the appraisal process on the satisfaction with the appraised value of the property.



# Overall Satisfaction with Home Loan Process by Key Experiences

## Overall Satisfaction by Satisfaction with Realtor

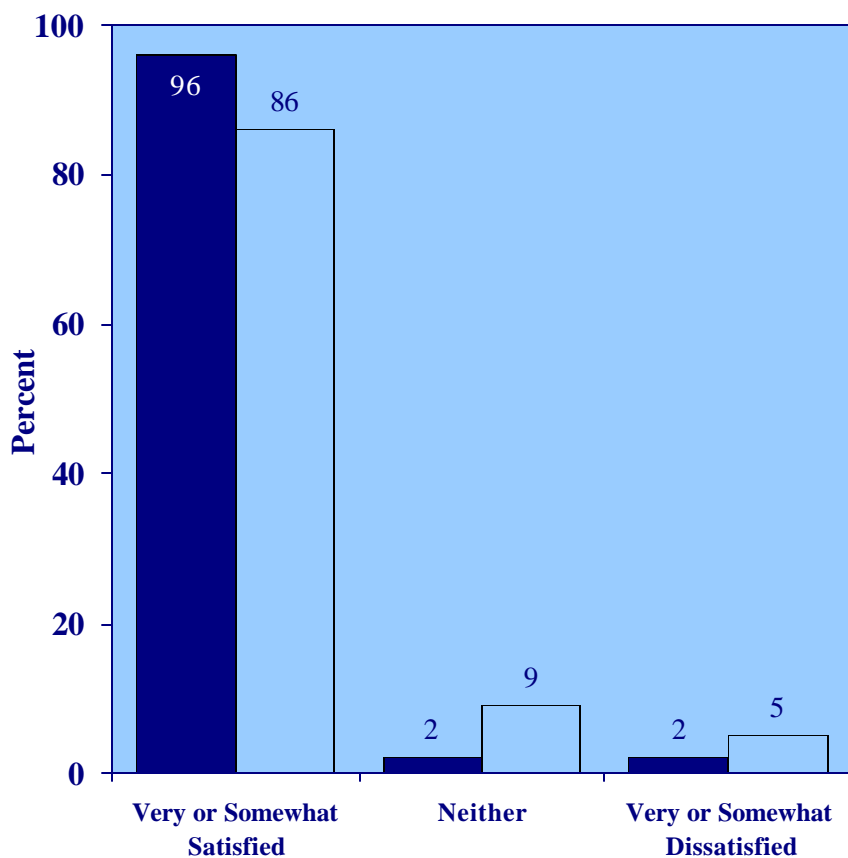


## Overall Satisfaction with Home Loan Process

# Overall Satisfaction with Home Loan Process by Key Experiences

**Overall Satisfaction by Realtor's Knowledge about the VA Home Loan Guaranty Program**

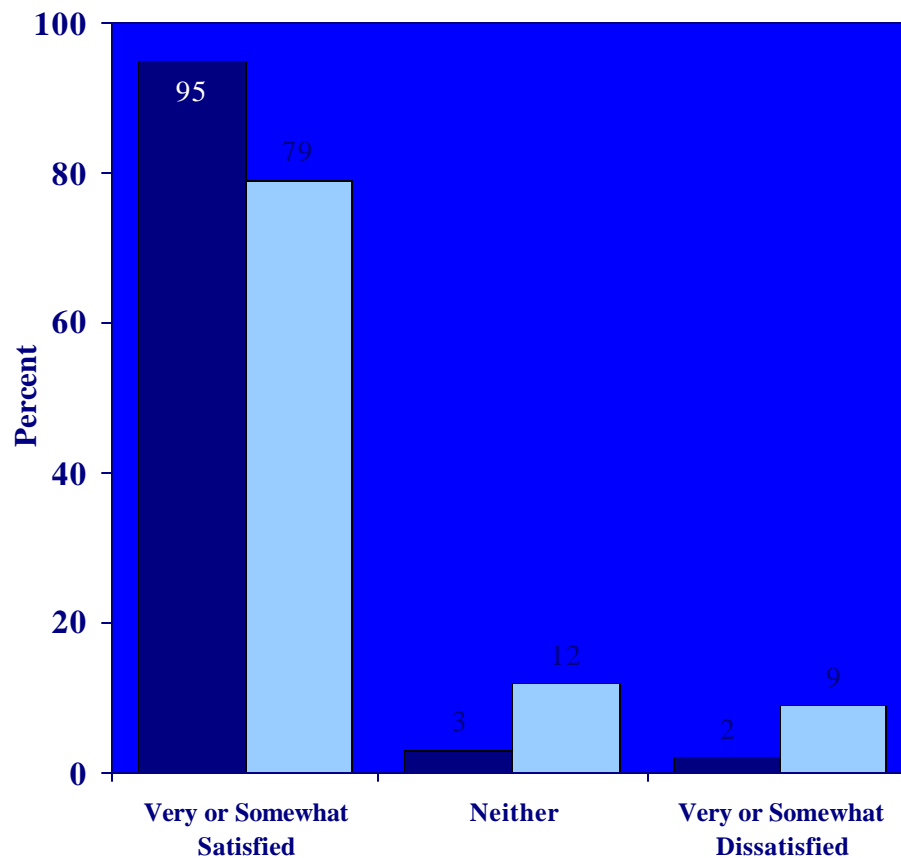
■ Excellent or Very Good Knowledge (N = 2,558)  
 □ Fair or Poor Knowledge (N = 635)



**Overall Satisfaction**

**Overall Satisfaction by Realtor's Responsiveness Regarding Inquiries**

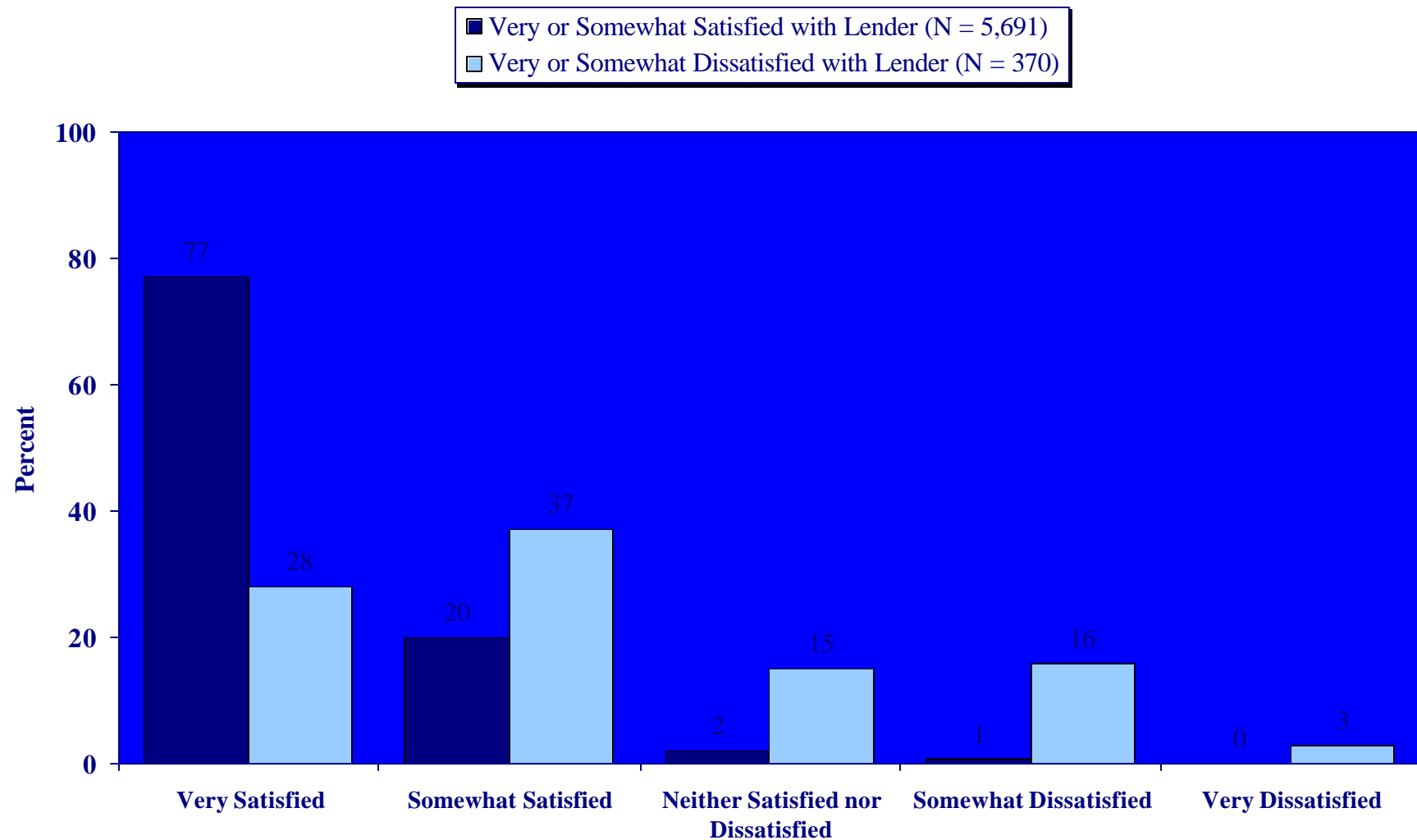
■ Very or Somewhat Responsive (N = 3,063)  
 □ Very or Somewhat Unresponsive (N = 210)



**Overall Satisfaction**

# Overall Satisfaction with Home Loan Process by Key Experiences

## Overall Satisfaction by Satisfaction with Lender

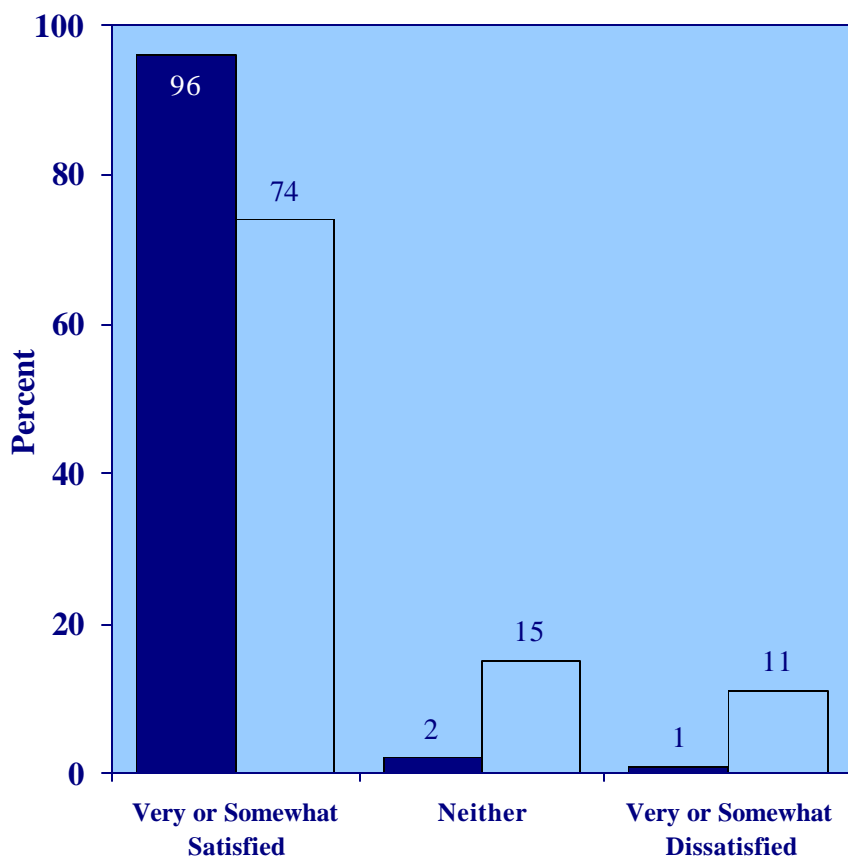


## Overall Satisfaction with Home Loan Process

# Overall Satisfaction with Home Loan Process by Key Experiences

**Overall Satisfaction by Lender's Knowledge about the VA Home Loan Guaranty Program**

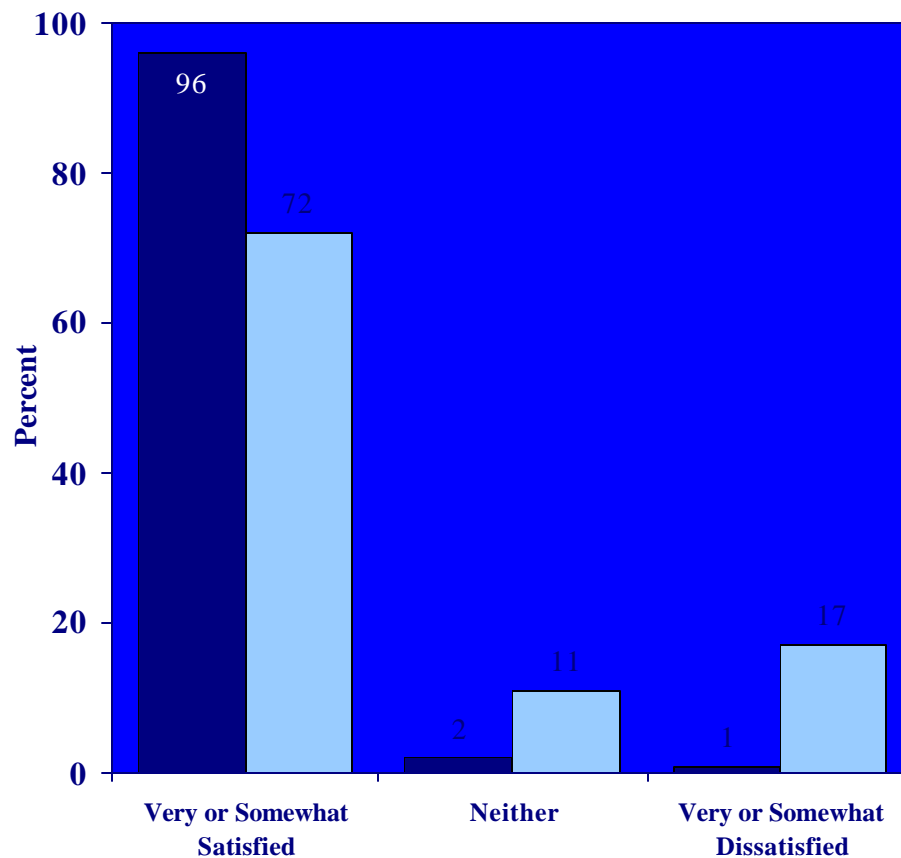
■ Excellent or Very Good Knowledge (N = 5,223)  
■ Fair or Poor Knowledge (N = 415)



**Overall Satisfaction**

**Overall Satisfaction by Lender's Responsiveness Regarding Inquiries**

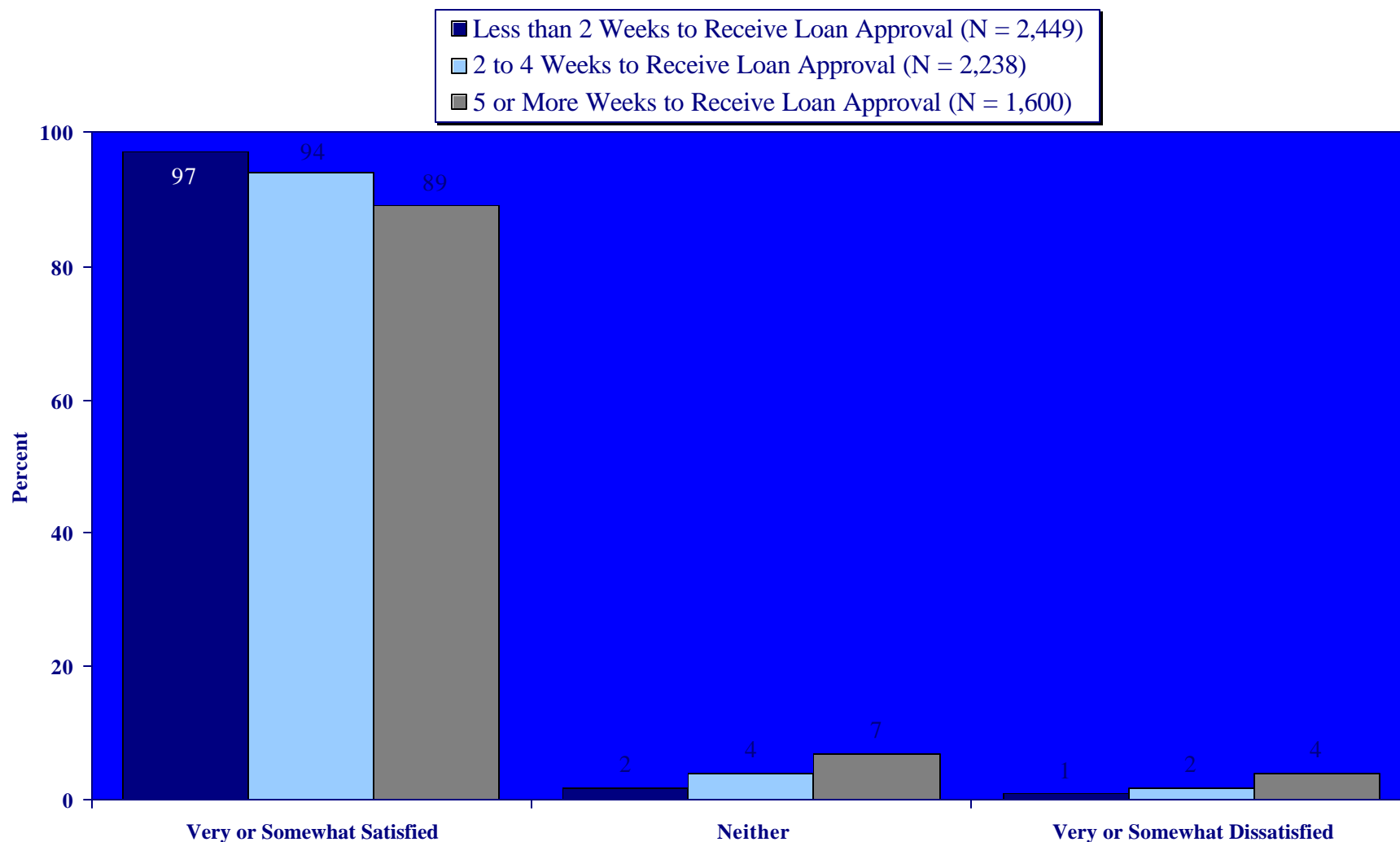
■ Very or Somewhat Responsive (N = 5,277)  
■ Very or Somewhat Unresponsive (N = 325)



**Overall Satisfaction**

# Overall Satisfaction with Home Loan Process by Key Experiences

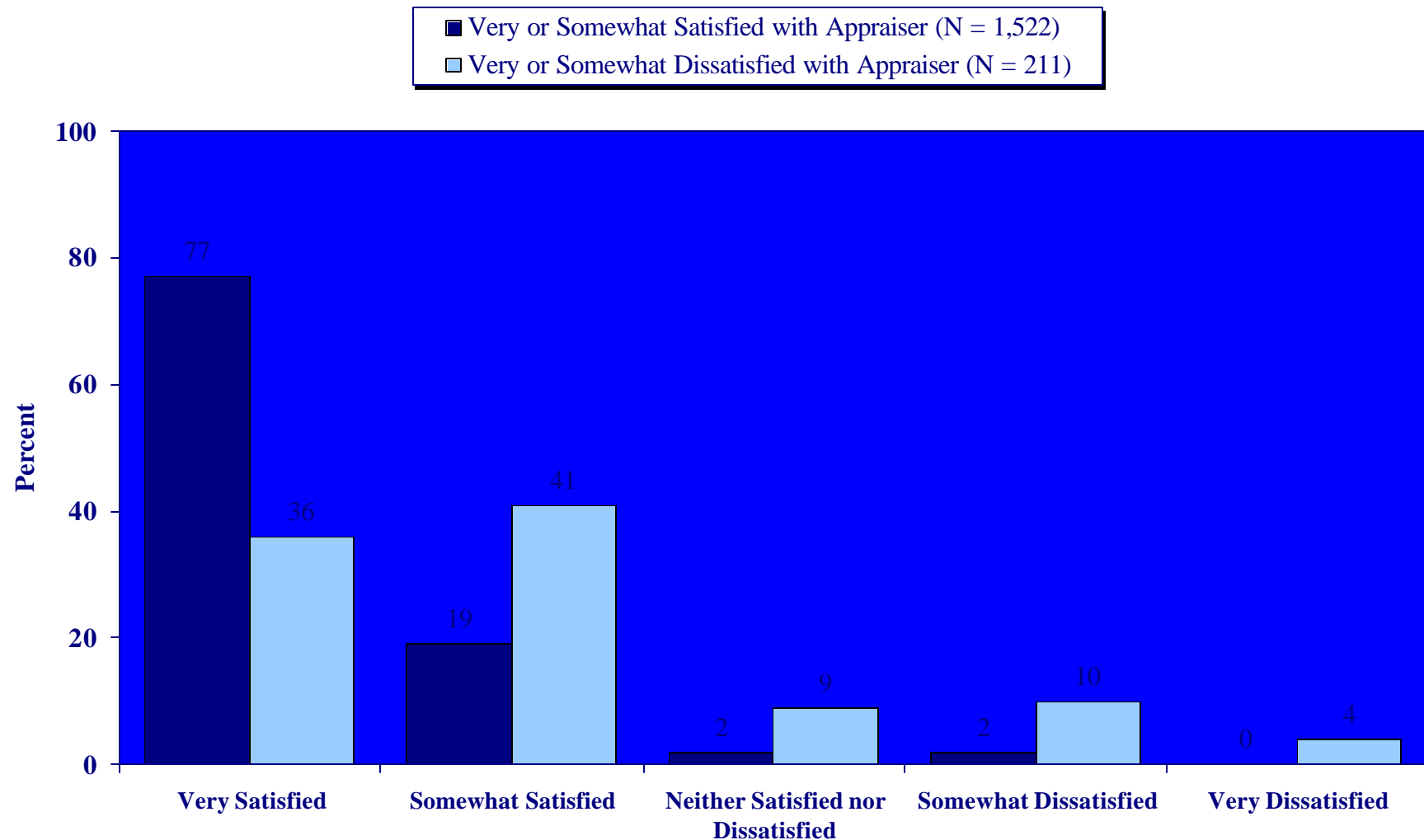
## Overall Satisfaction by Time Taken to Receive Loan Approval



## Overall Satisfaction with Home Loan Process

# Overall Satisfaction with Home Loan Process by Key Experiences

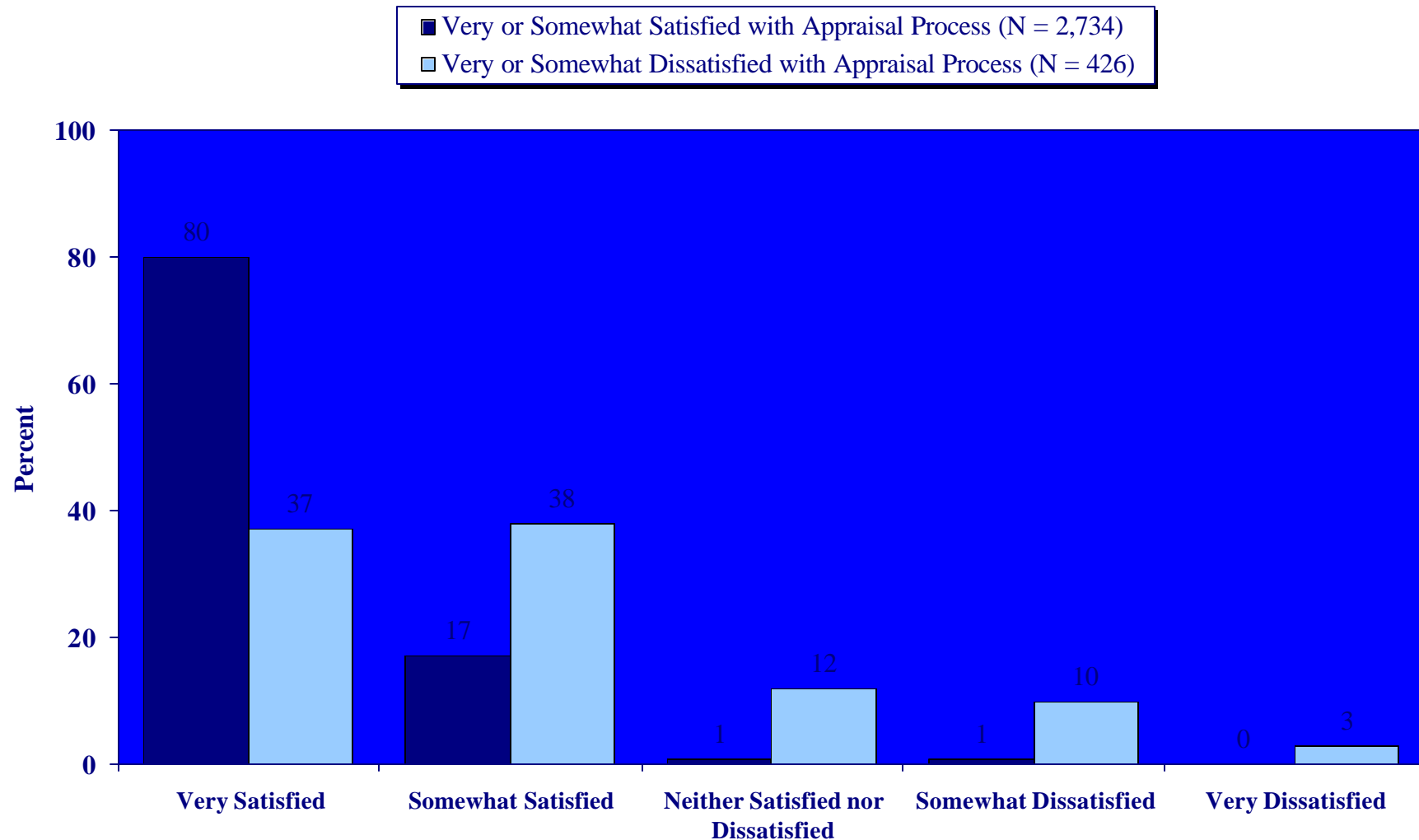
## Overall Satisfaction by Satisfaction with the Appraiser



## Overall Satisfaction with Home Loan Process

# Overall Satisfaction with Home Loan Process by Key Experiences

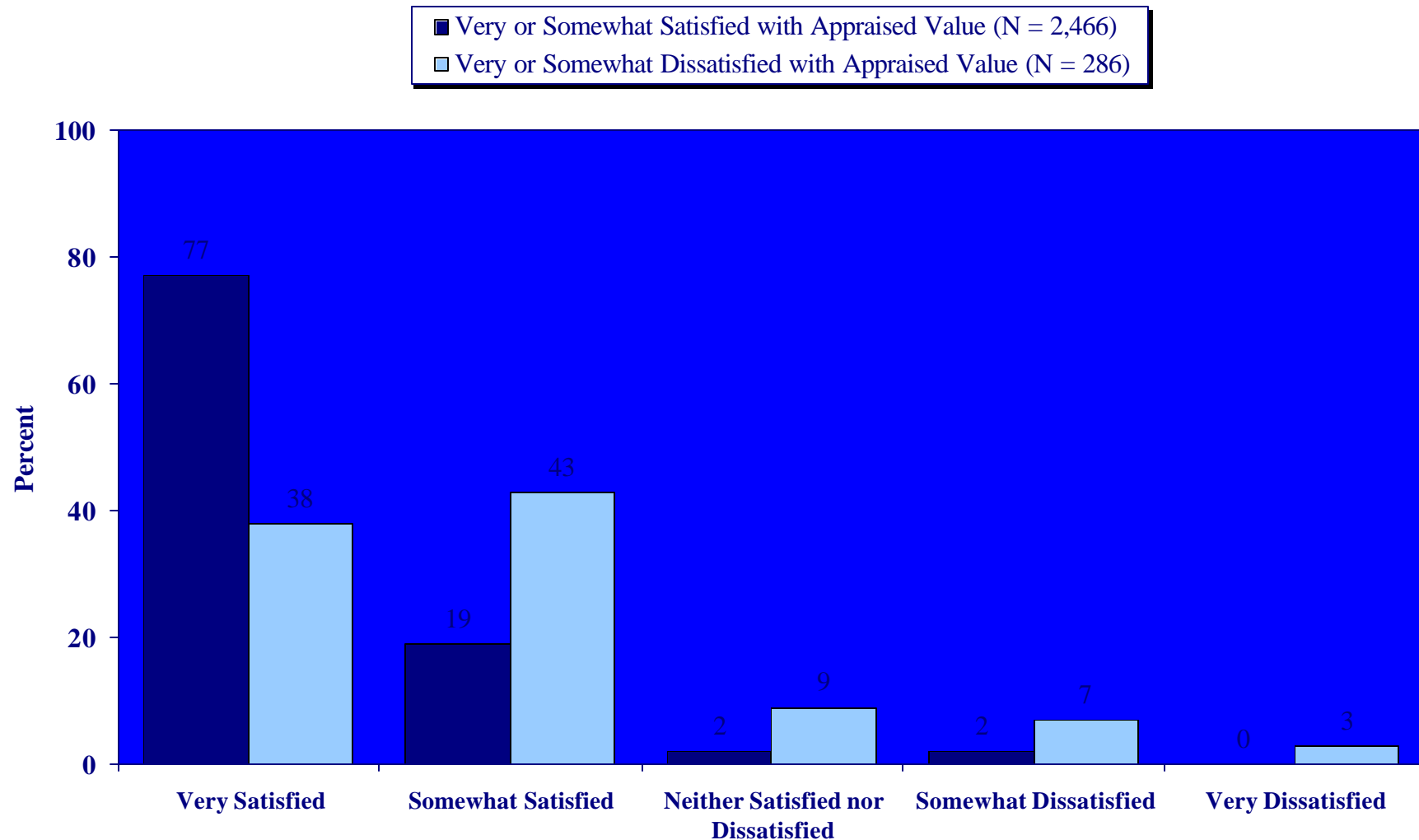
## Overall Satisfaction by Satisfaction with the Appraisal Process



## Overall Satisfaction with Home Loan Process

# Overall Satisfaction with Home Loan Process by Key Experiences

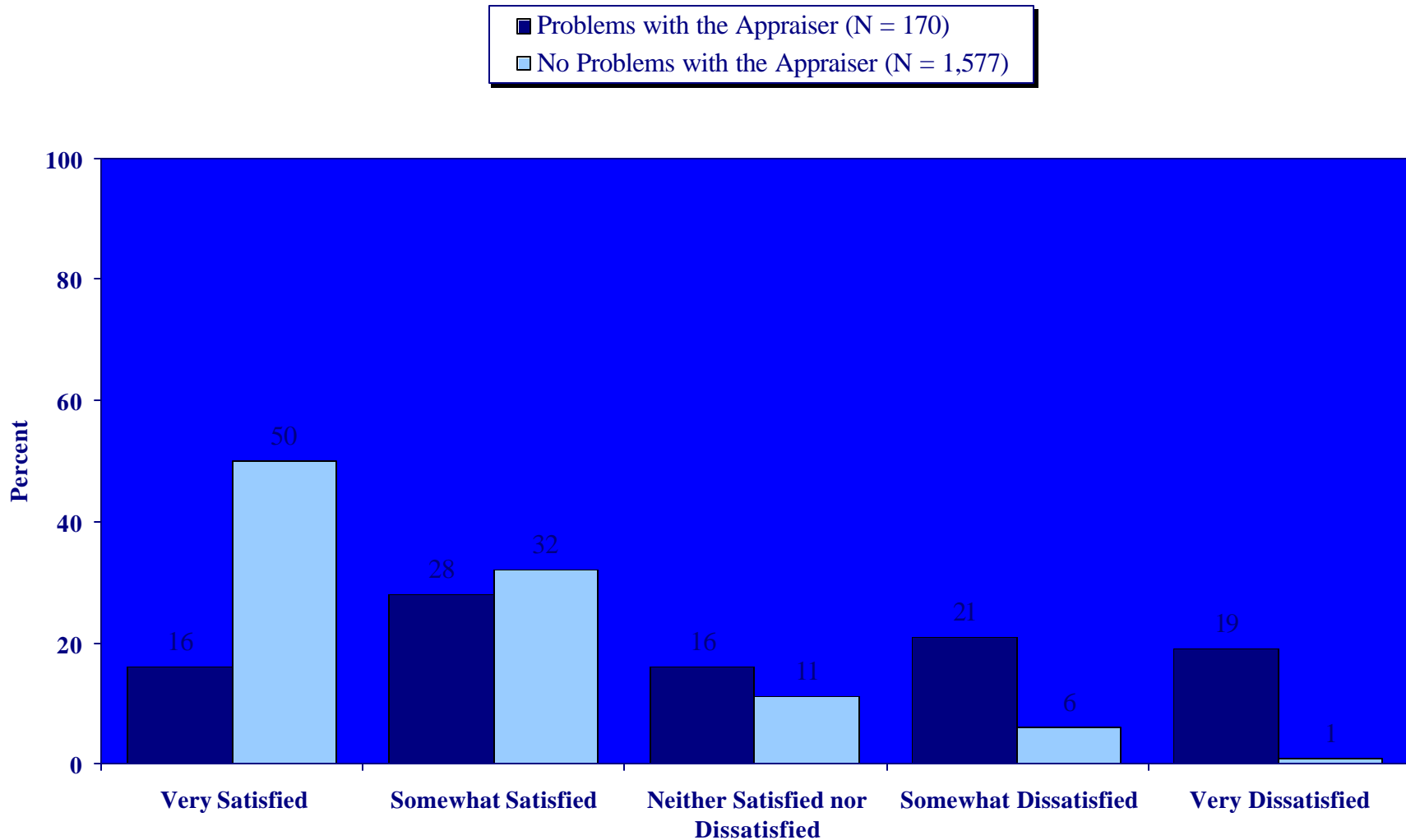
## Overall Satisfaction by Satisfaction with the Appraised Value of the Property



### Overall Satisfaction with Home Loan Process

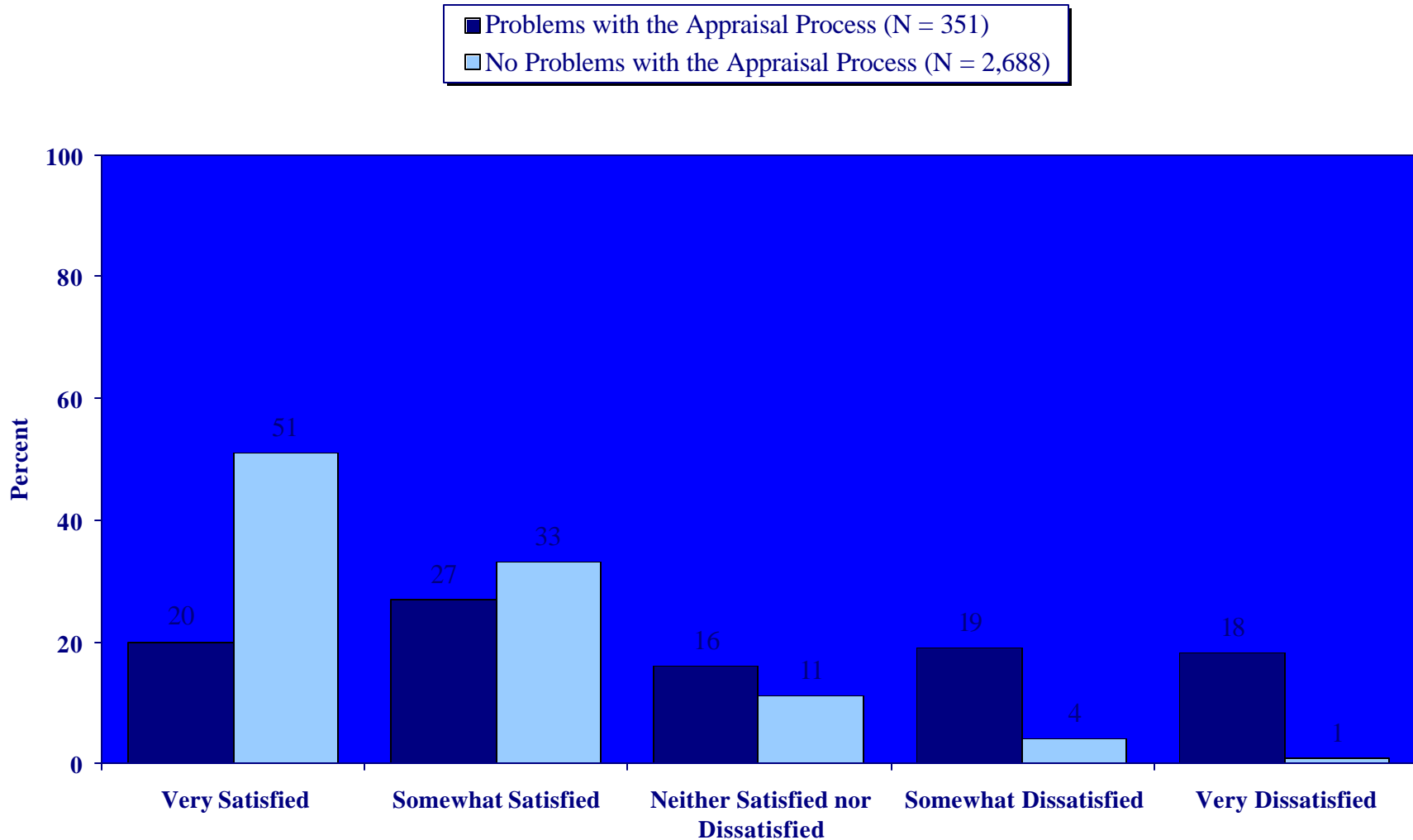


## Satisfaction with the Appraised Value of Property by Problems with the Appraiser



Overall Satisfaction with the Appraised Value of the Property

## Satisfaction with the Appraised Value of Property by Problems with the Appraisal Process

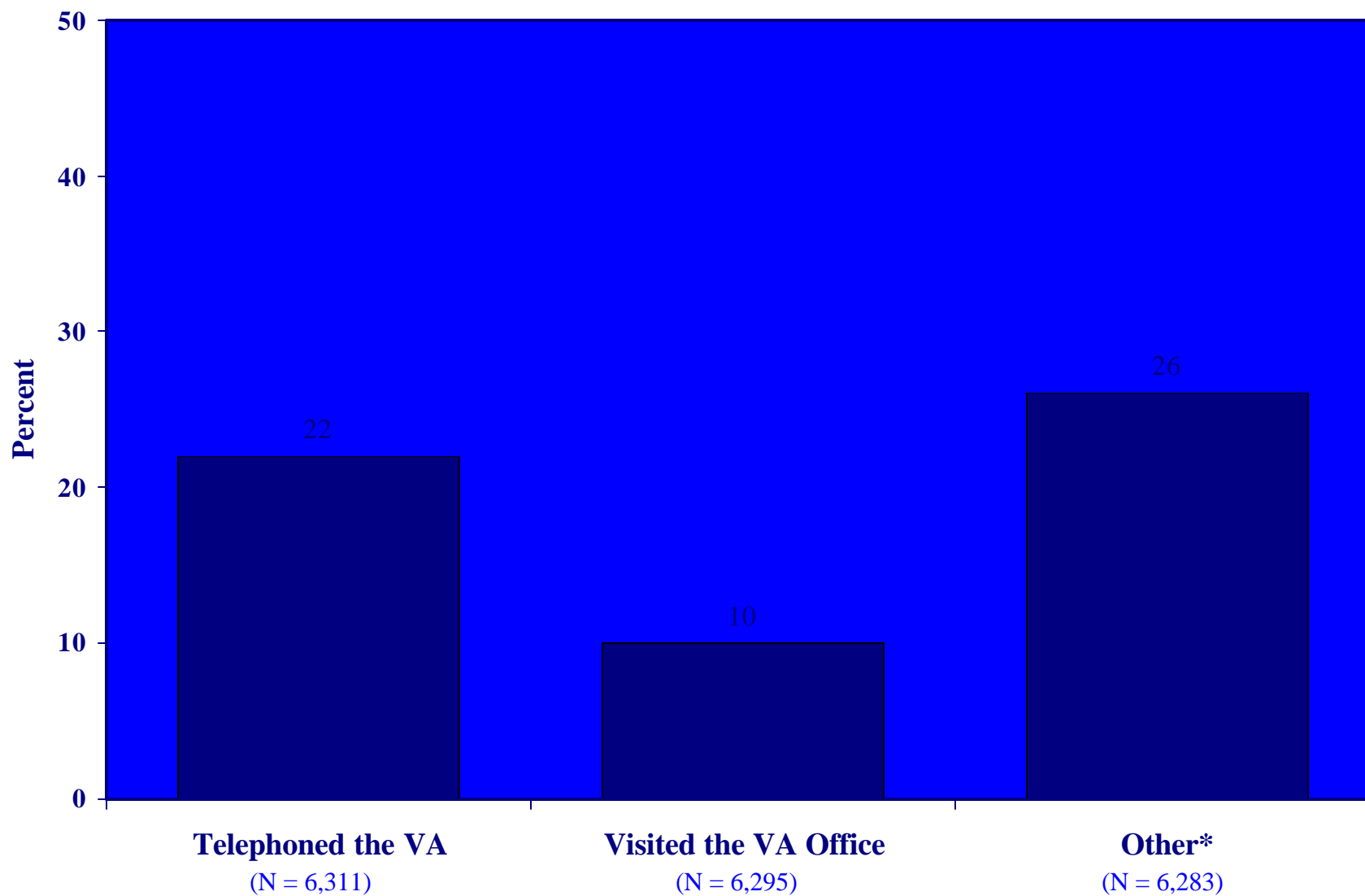


Overall Satisfaction with the Appraised Value of the Property

**Contact with VA**

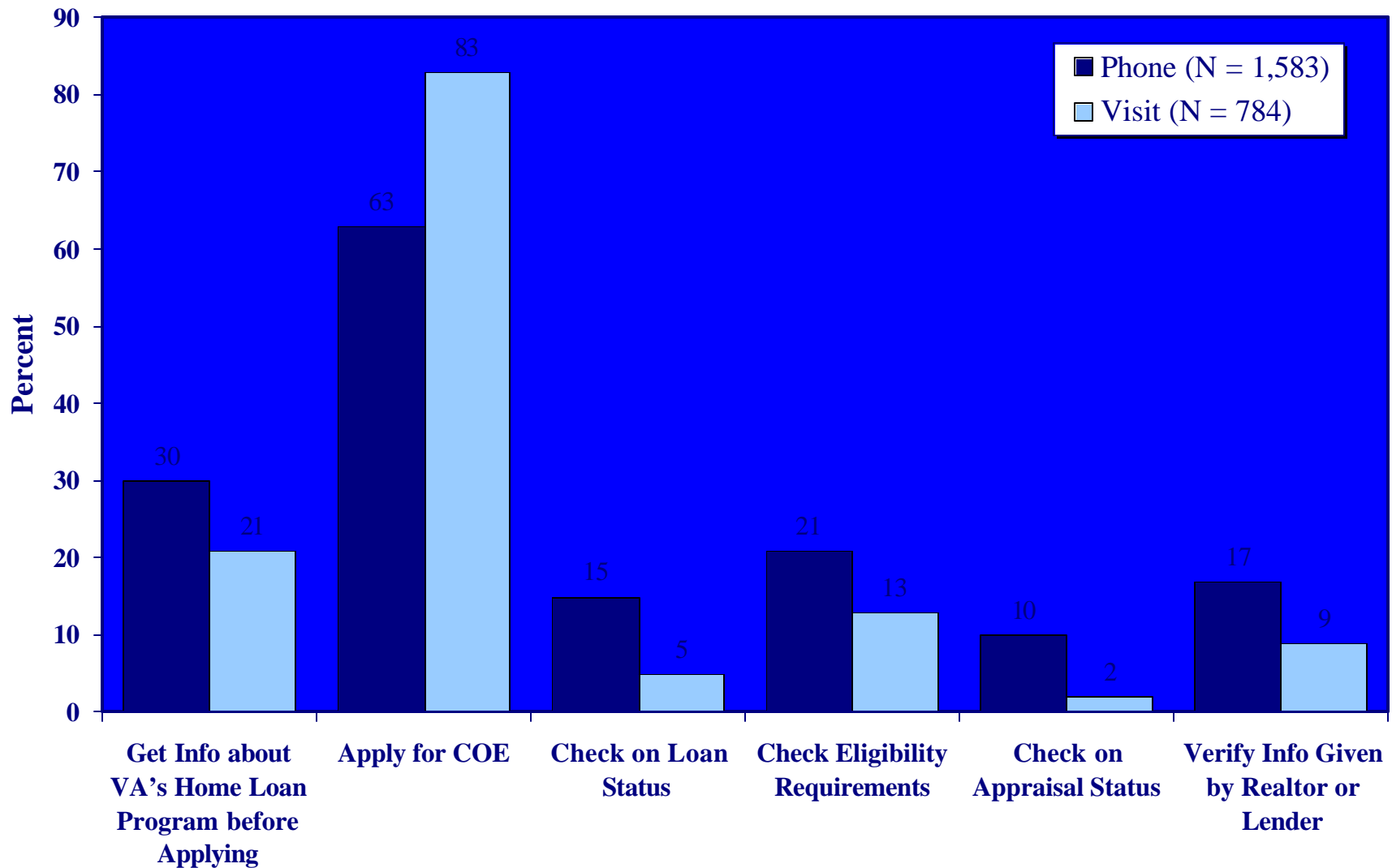
# Contacts with VA

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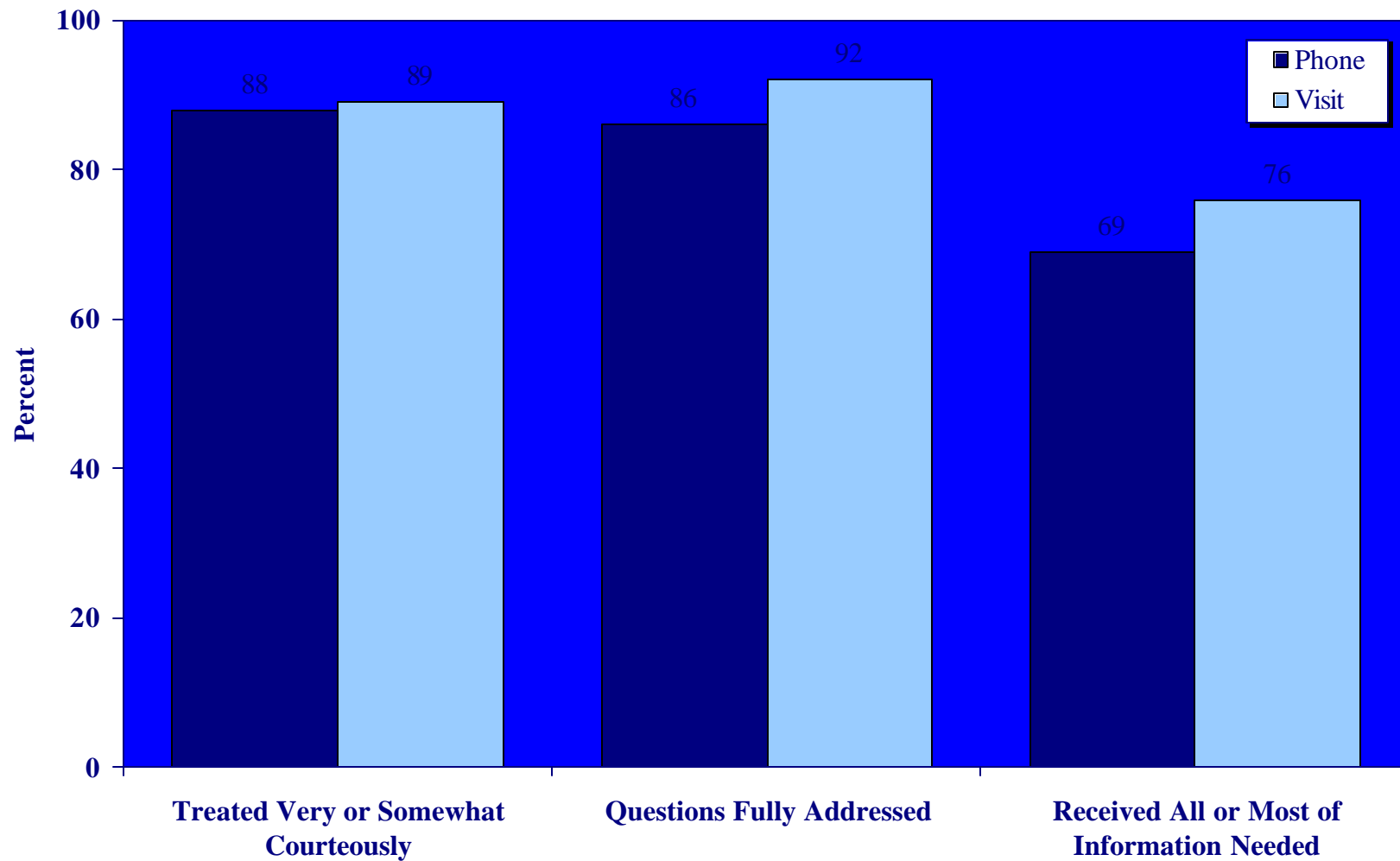
\*Fax, e-mail, letter

# Reason for Contacting VA



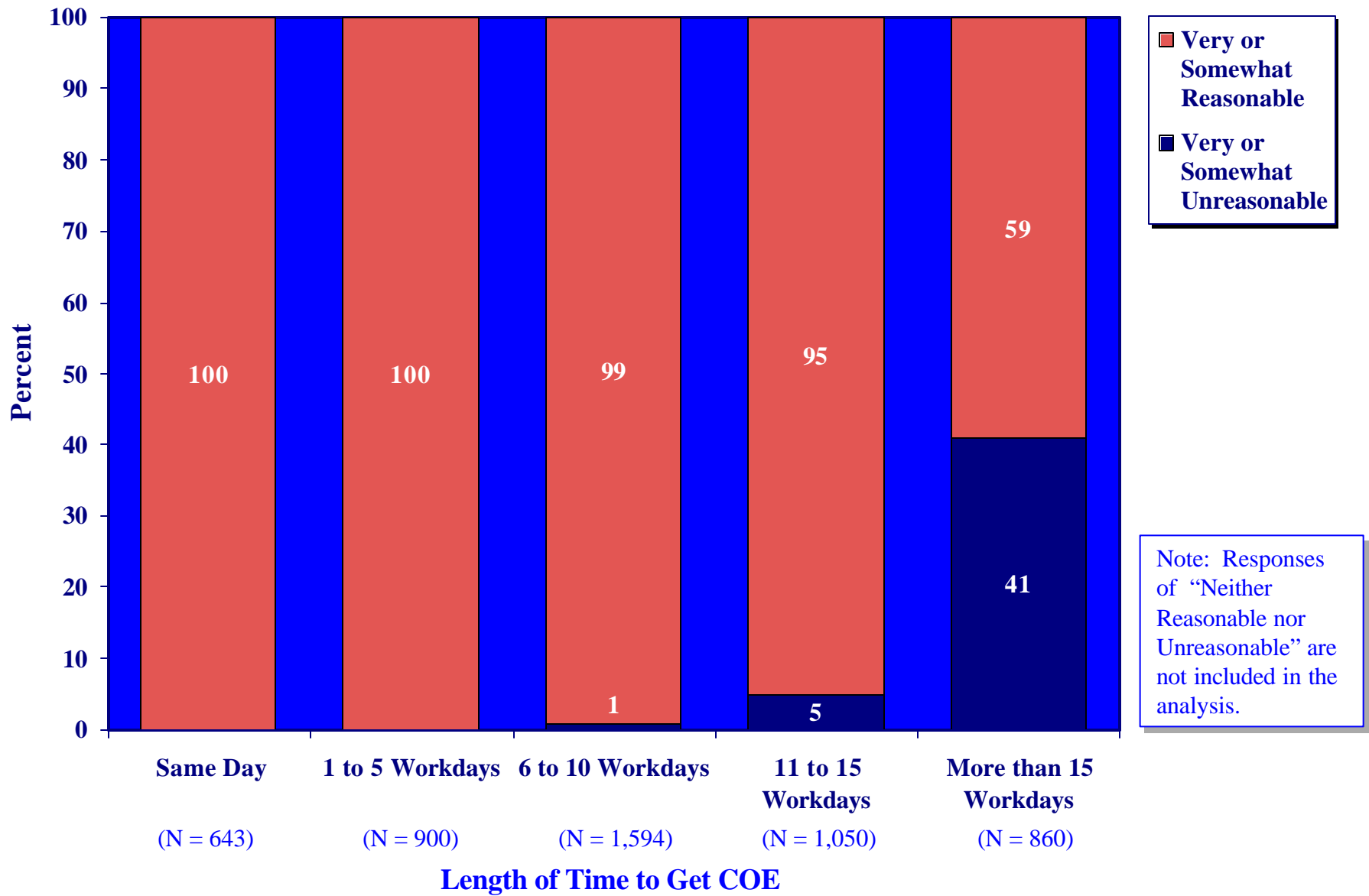
Note: As a respondent could give more than one reason, the percentages do not add to 100.

## Selected Satisfaction Issues Regarding Contact with the VA



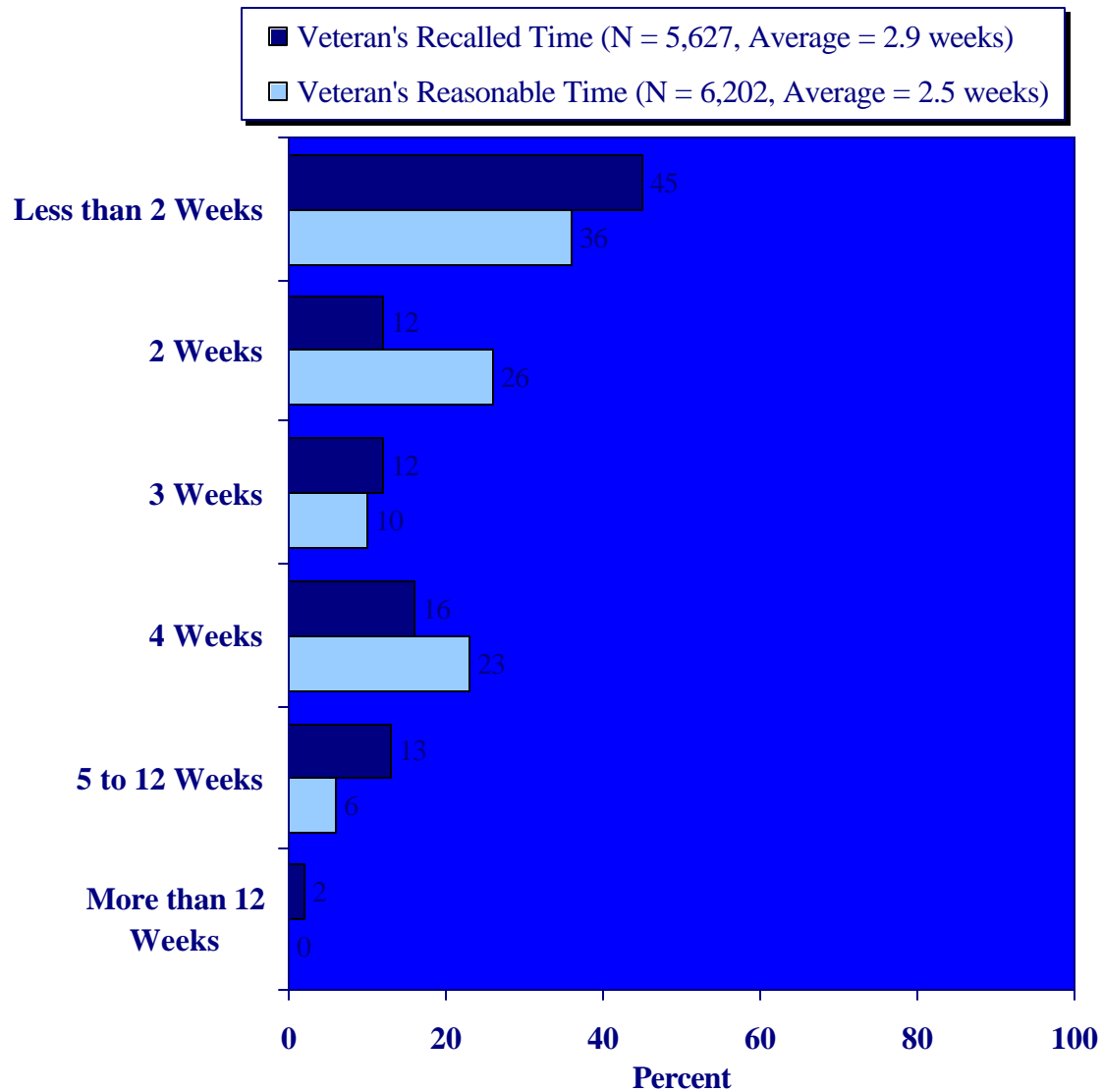
**Timeliness, Responsiveness,  
and Knowledge**

# Reasonableness of Time to Get Certificate of Eligibility (COE)



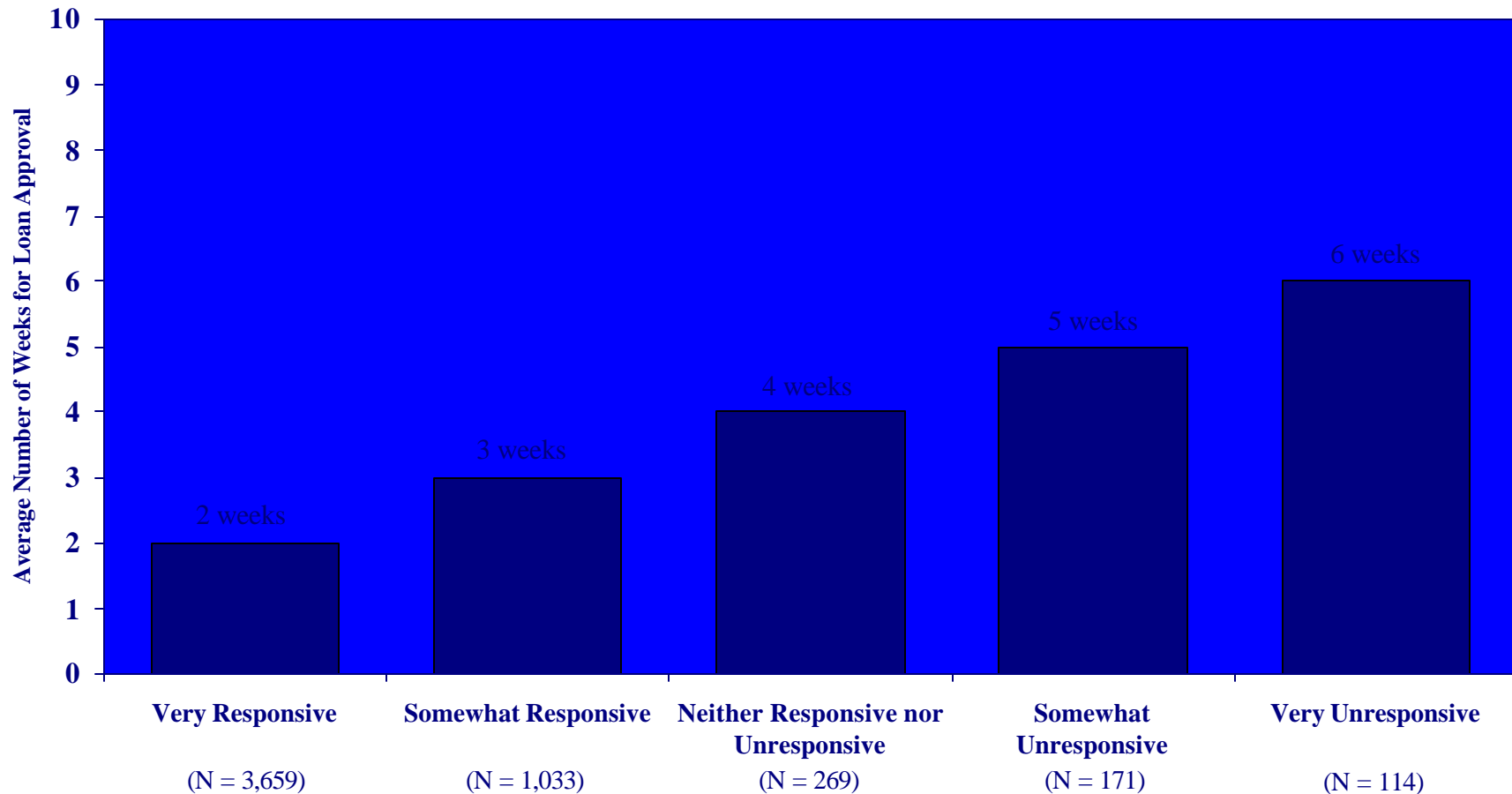


# Time Taken to Get Loan Approval



# Lender's Responsiveness by Time for Loan Approval

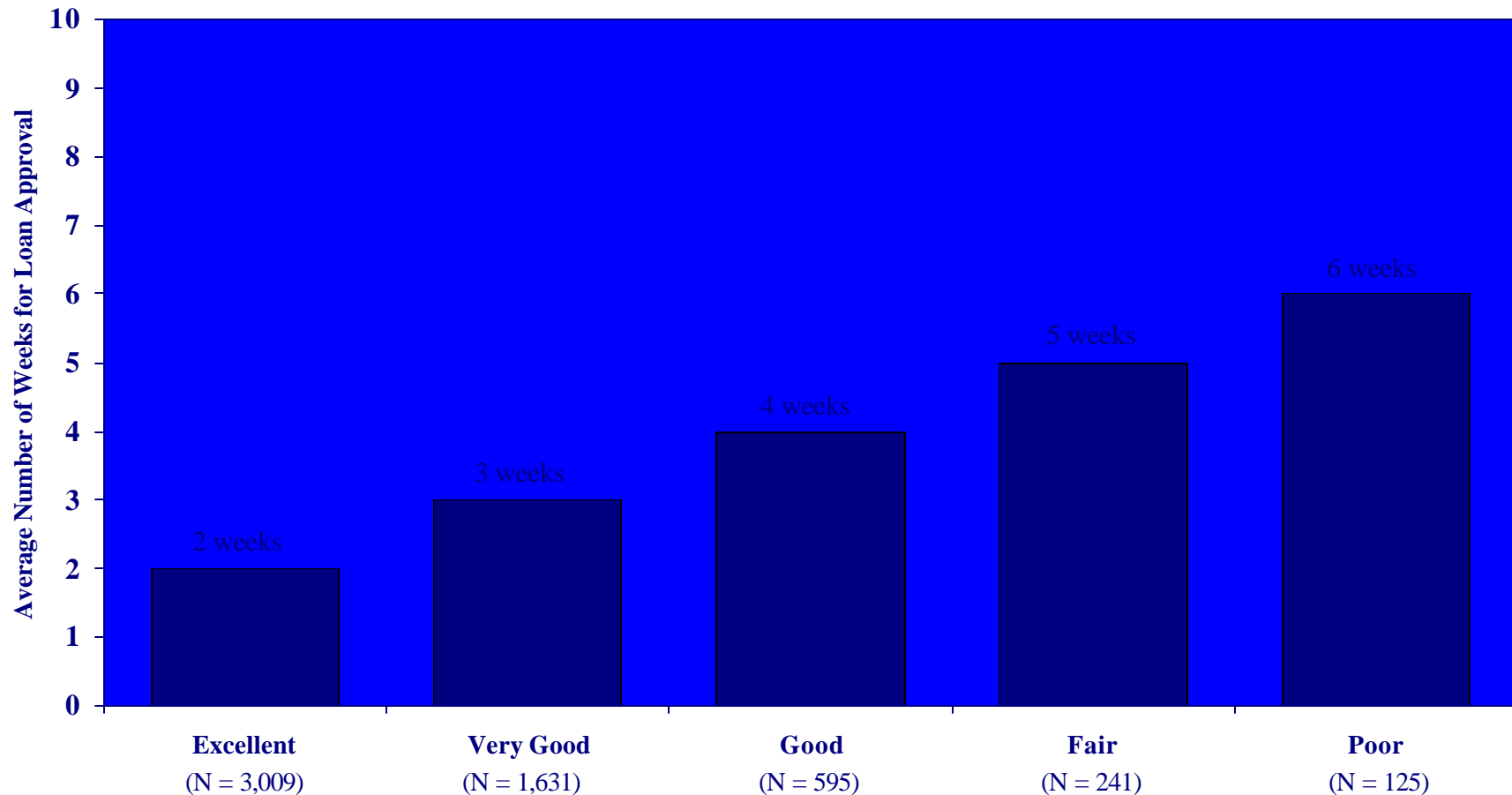
Lender's Responsiveness Regarding Inquiries by  
Average Number of Weeks For Loan Approval



Lender's Responsiveness Regarding Inquiries

# Lender's Knowledge by Time for Loan Approval

**Lender's Knowledge of VA Home Loan Guaranty Program  
by Average Number of Weeks For Loan Approval**

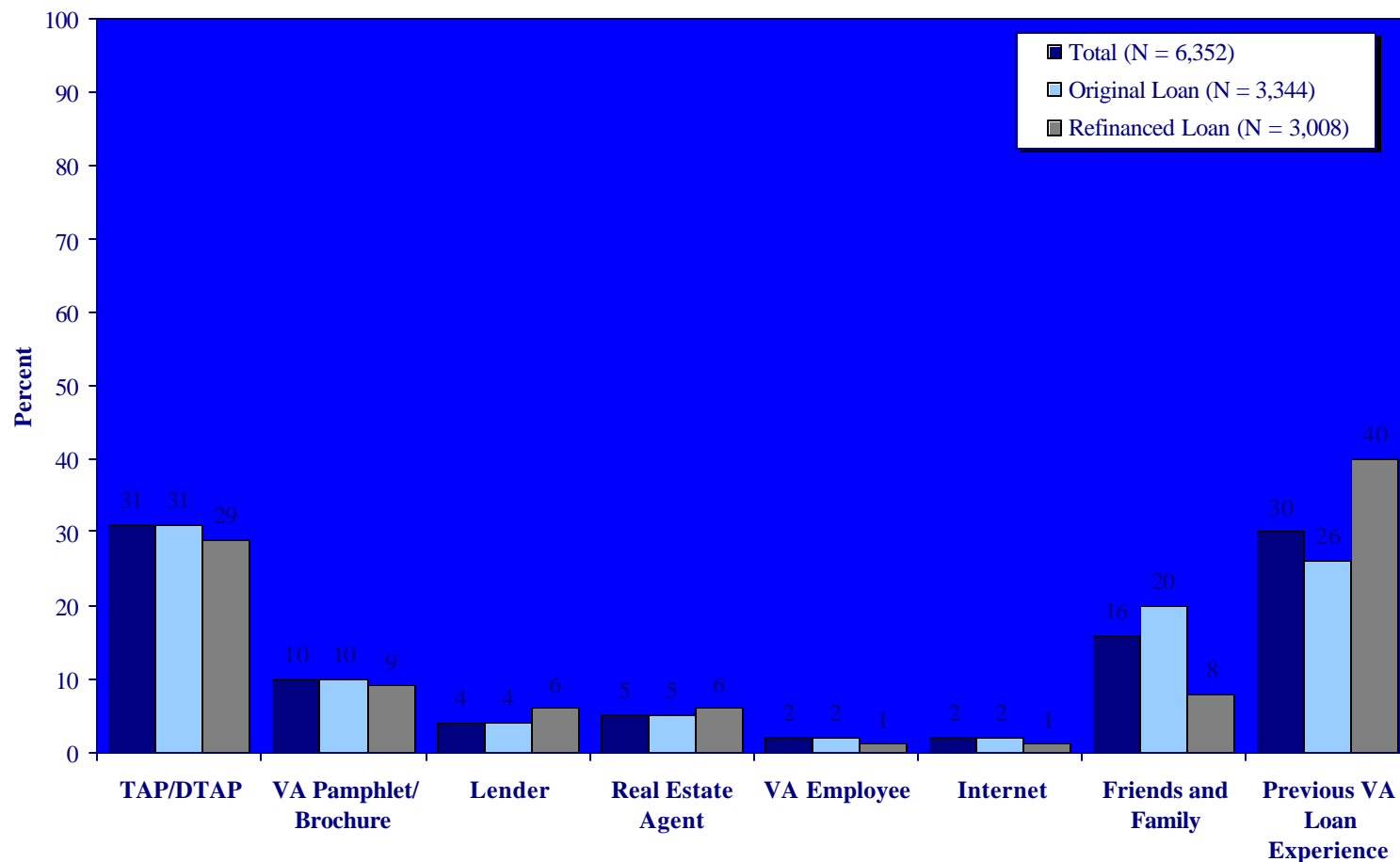


**Lender's Knowledge of VA Home Loan Guaranty Program**

## **Appendix A: Frequency of Responses**

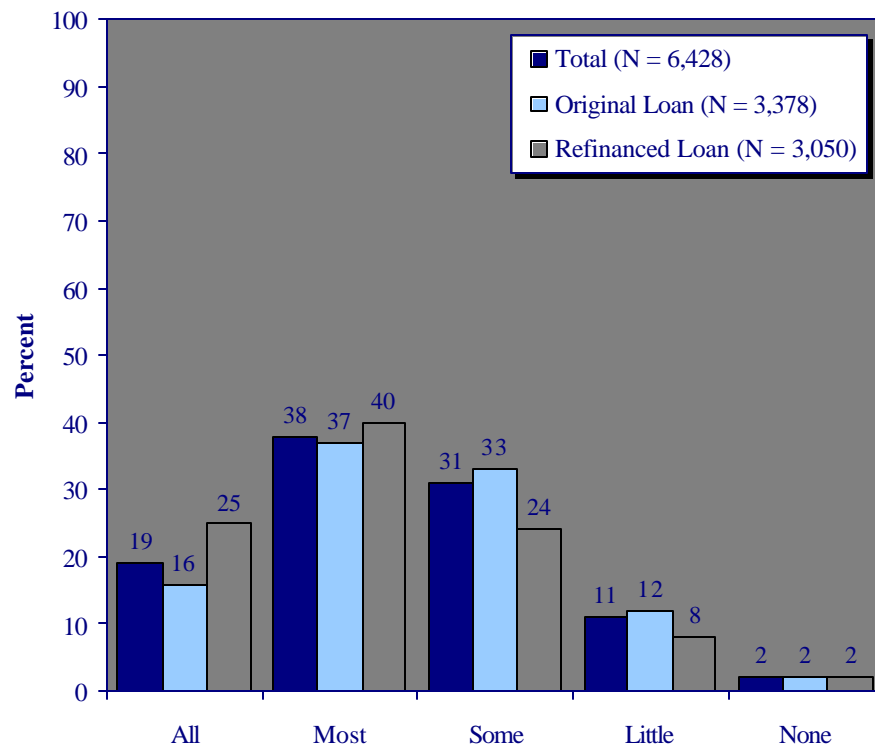
# Frequency of Responses – Background

Q1. How did you FIRST learn about the VA home loan guaranty program?

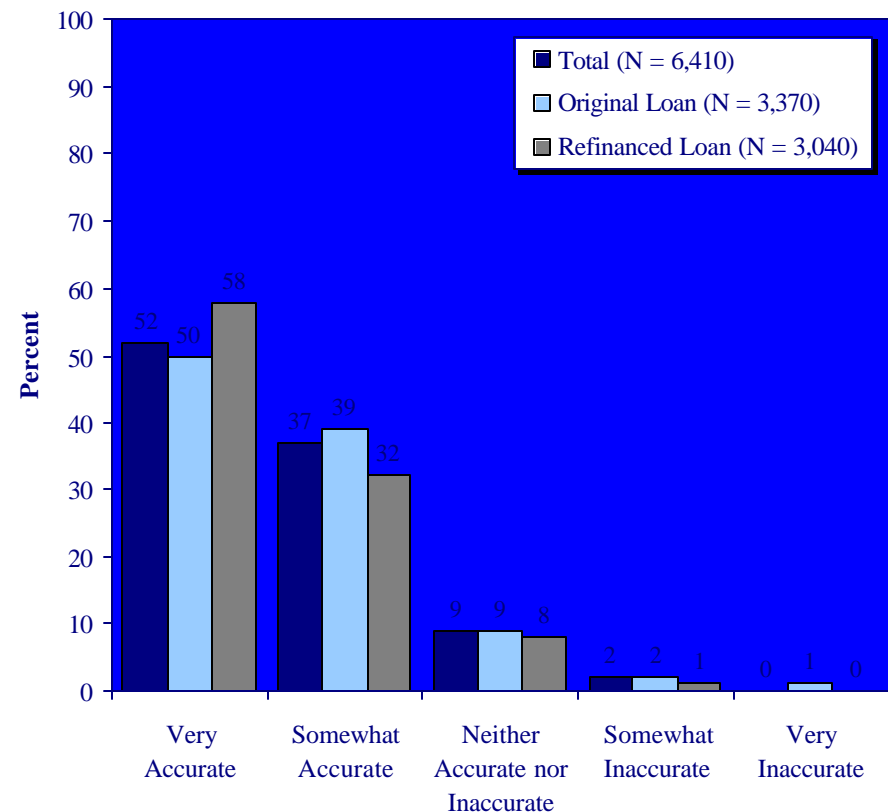


# Frequency of Responses – Background

**Q2. Looking back, how much of what you  
NEEDED TO KNOW did you get from this  
source?**

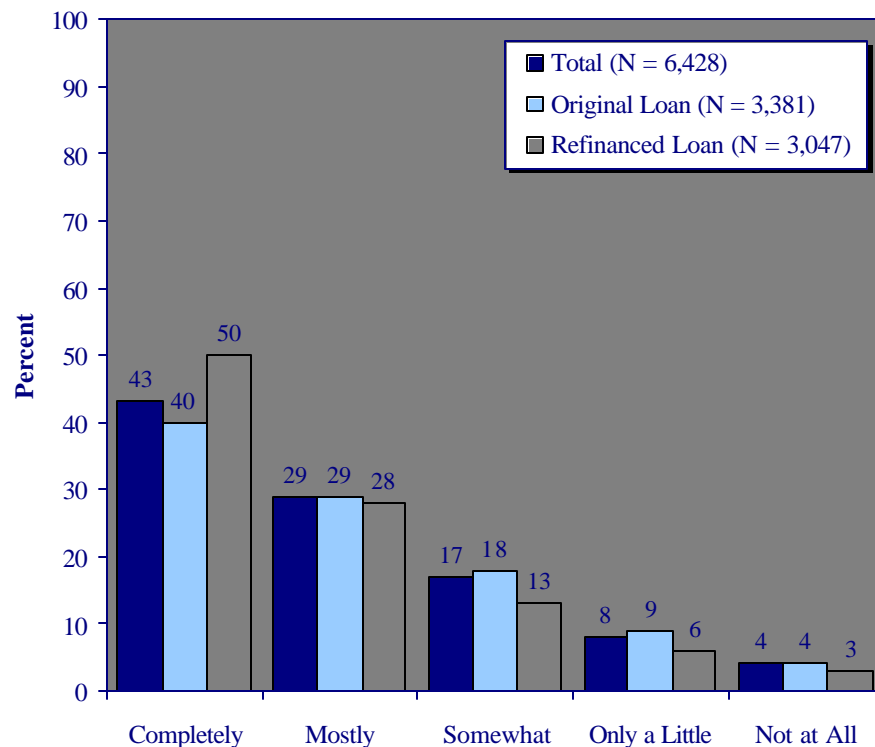


**Q3. How accurate was the information you  
received?**

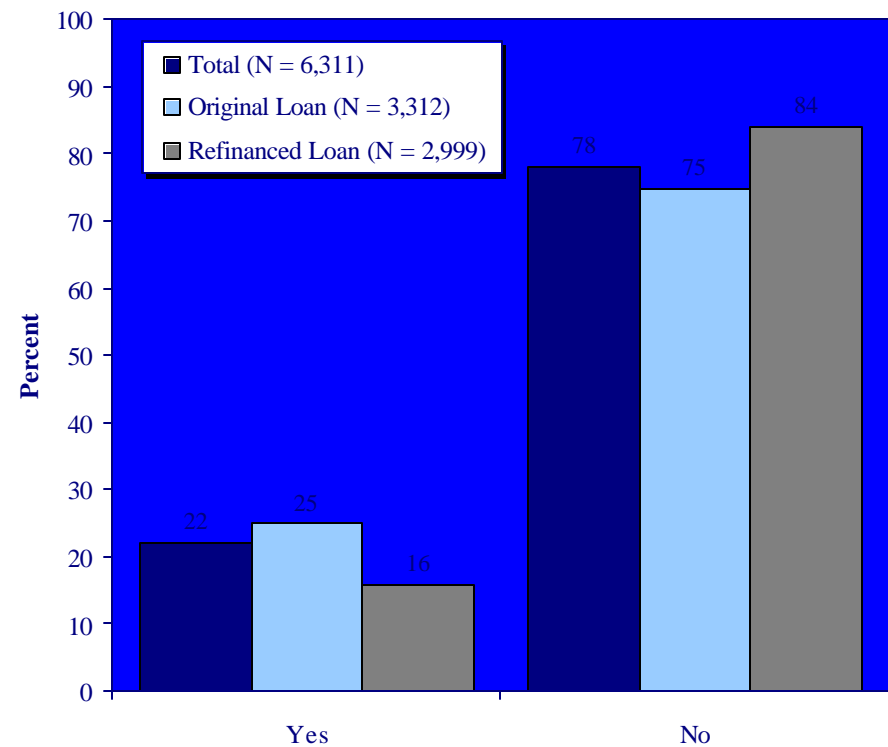


# Frequency of Responses – Background and Phone Contact

**Q4. At the beginning of the home buying process, how completely did you understand the dollar amount of the loan the VA would guarantee?**

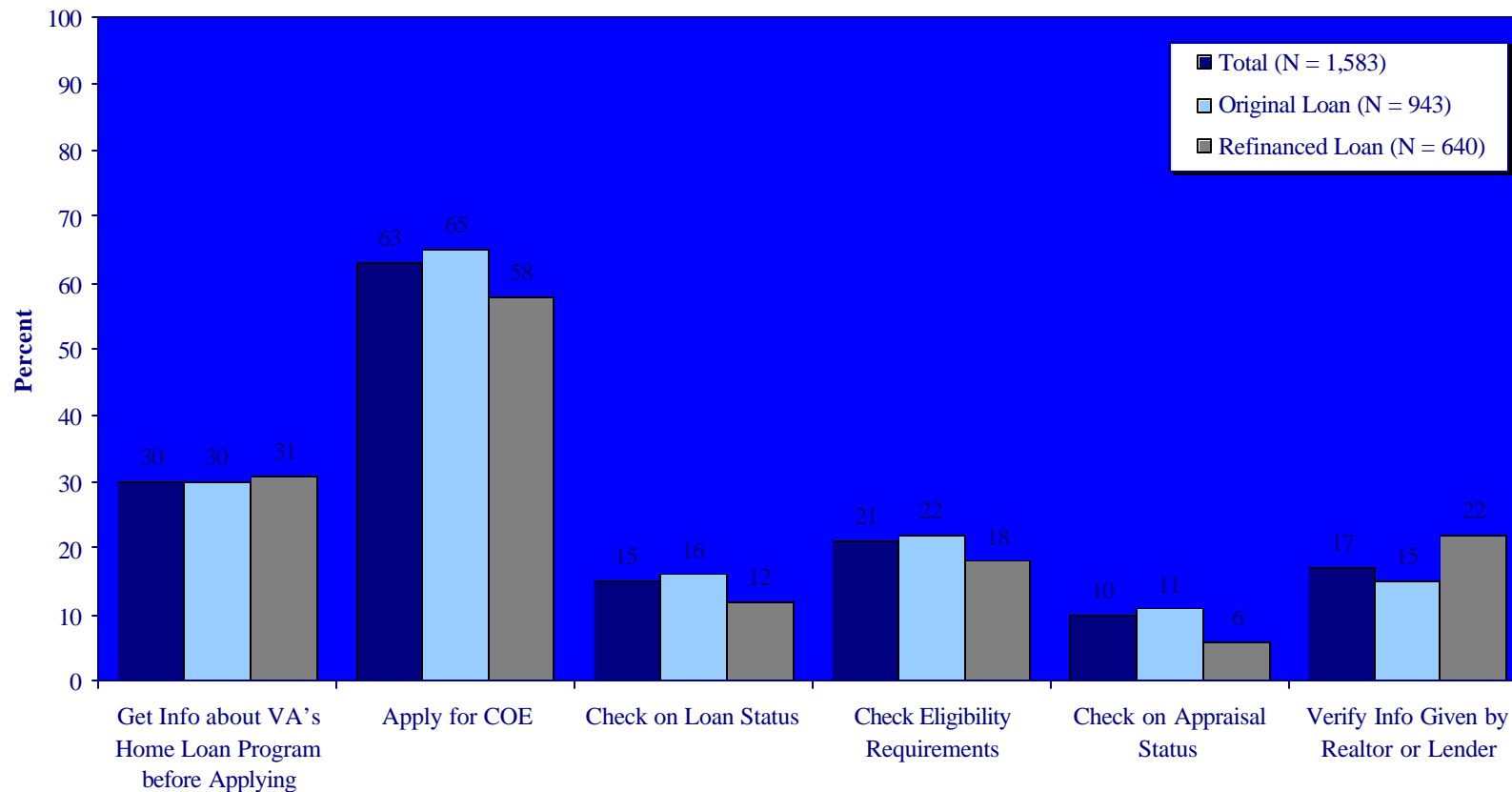


**Q5. Did you ever try to reach the VA using the toll-free number during the home buying/refinancing process?**



# Frequency of Responses – Phone Contact

Q6. Why did you call VA? (Mark all that apply.)

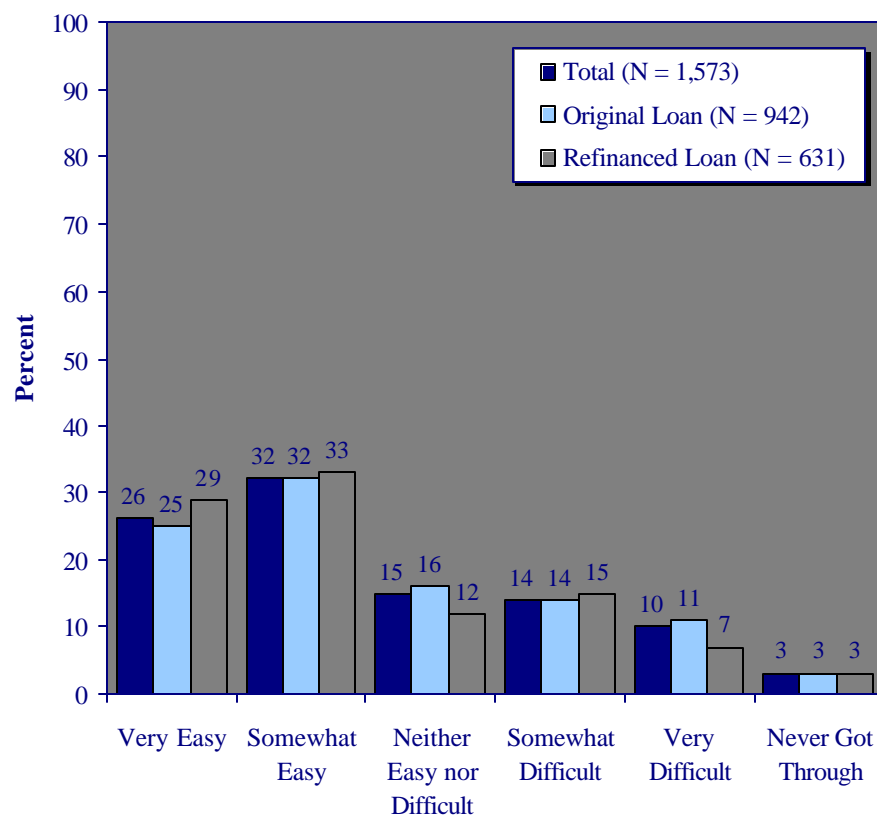


Note: As a respondent could give more than one reason, the percentages do not add to 100.

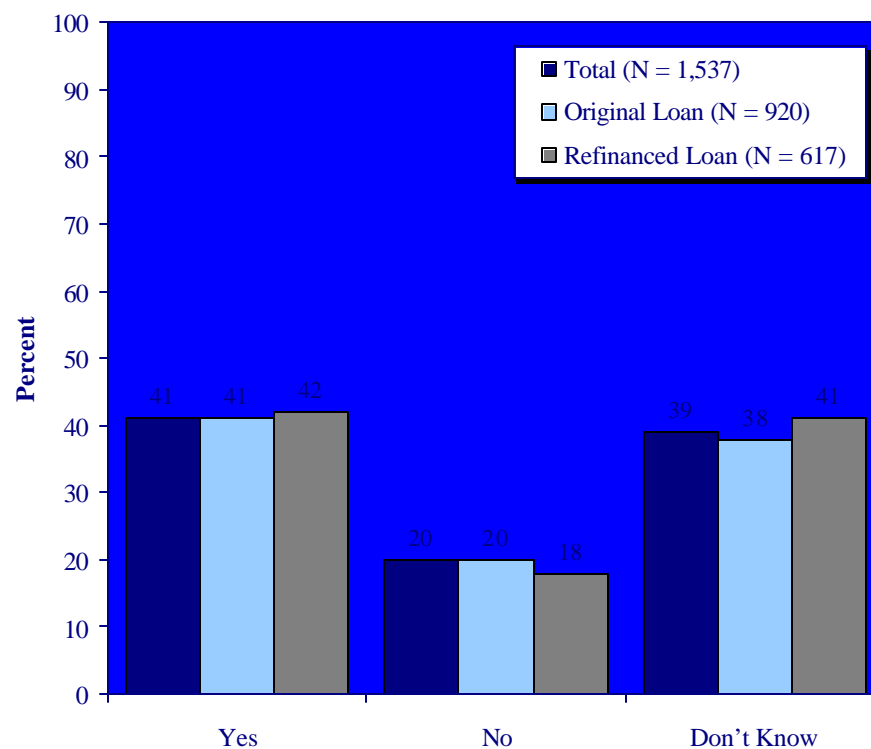


# Frequency of Responses – Phone Contact

**Q7. How easy was it to get through to VA on the phone?**



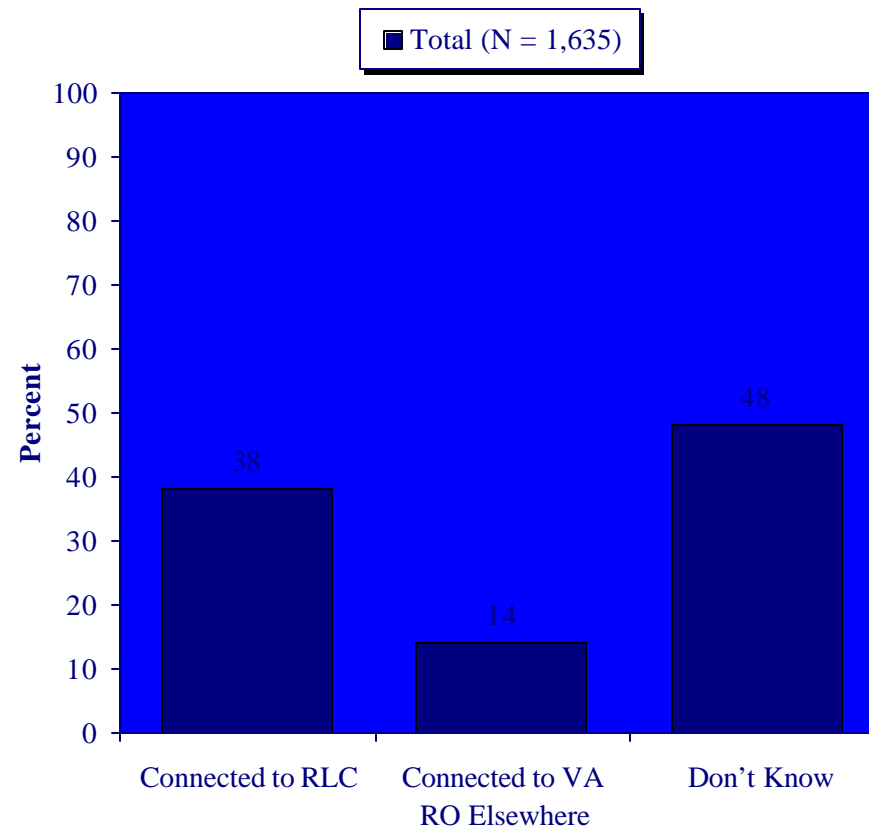
**Q8. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?**



# Frequency of Responses – Phone Contact

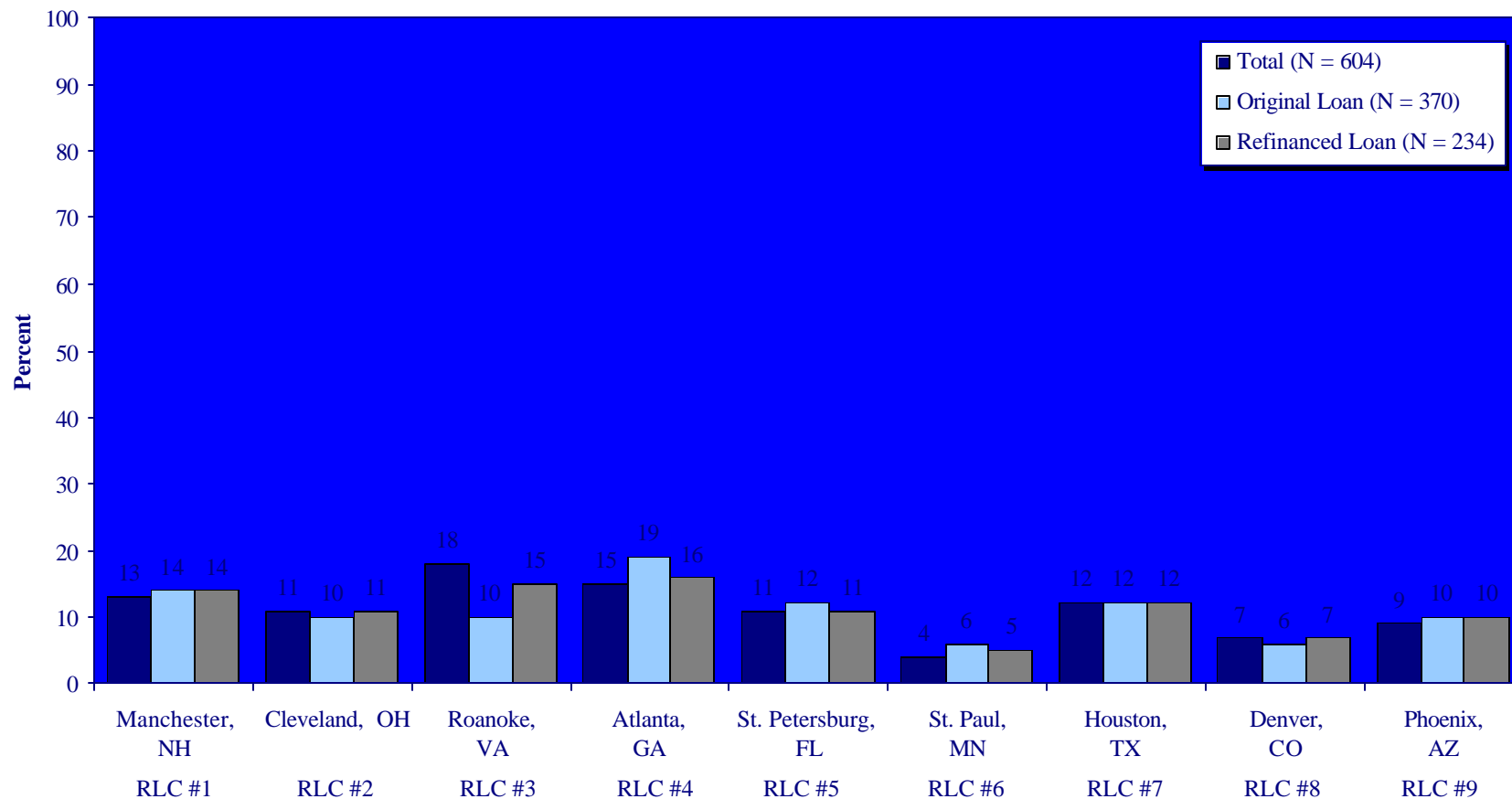
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Q9a. Which, if any, of the following VA Regional Loan Centers were you connected with?



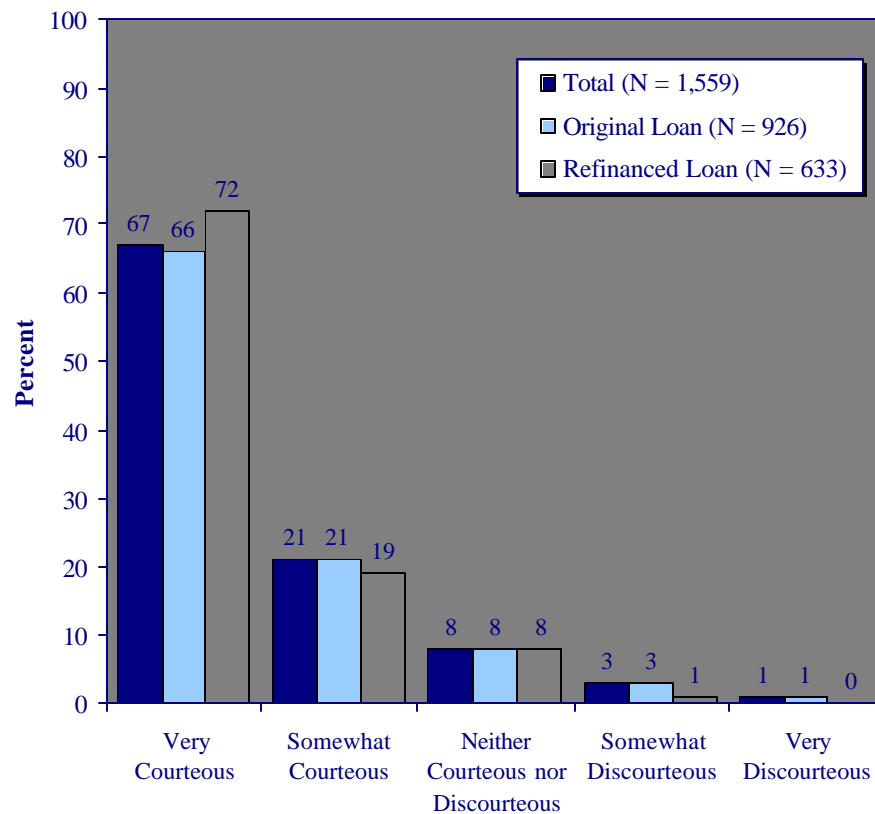
# Frequency of Responses – Phone Contact

**Q9b. Which, if any, of the following VA Regional Loan Centers were you connected with?**

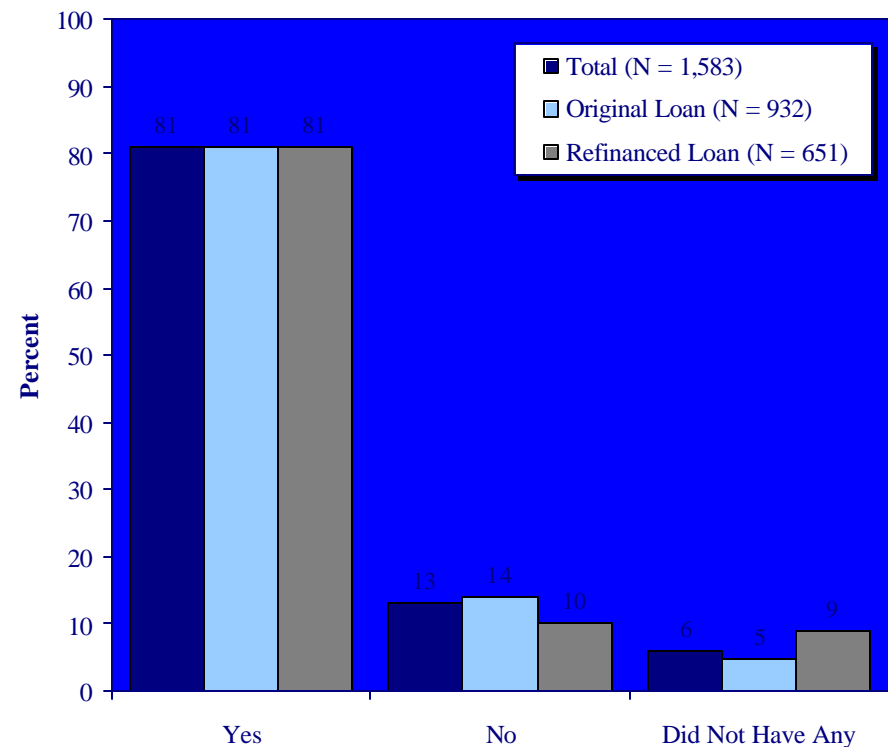


# Frequency of Responses – Phone Contact

**Q10. How courteous were VA employees you spoke to on the telephone?**

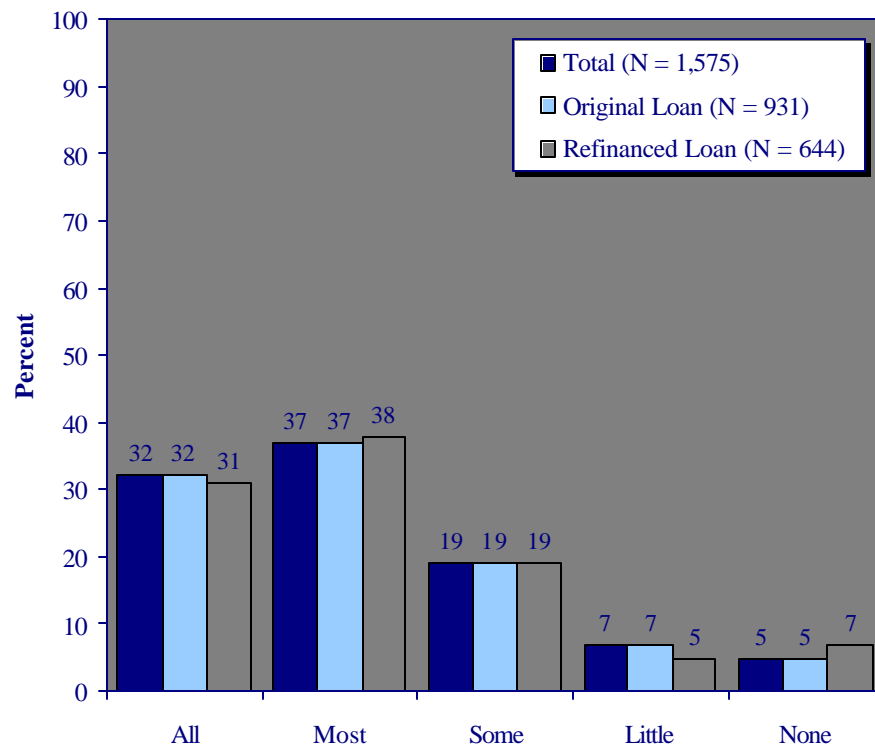


**Q11. Did VA employees fully address all your questions, concerns, or complaints?**

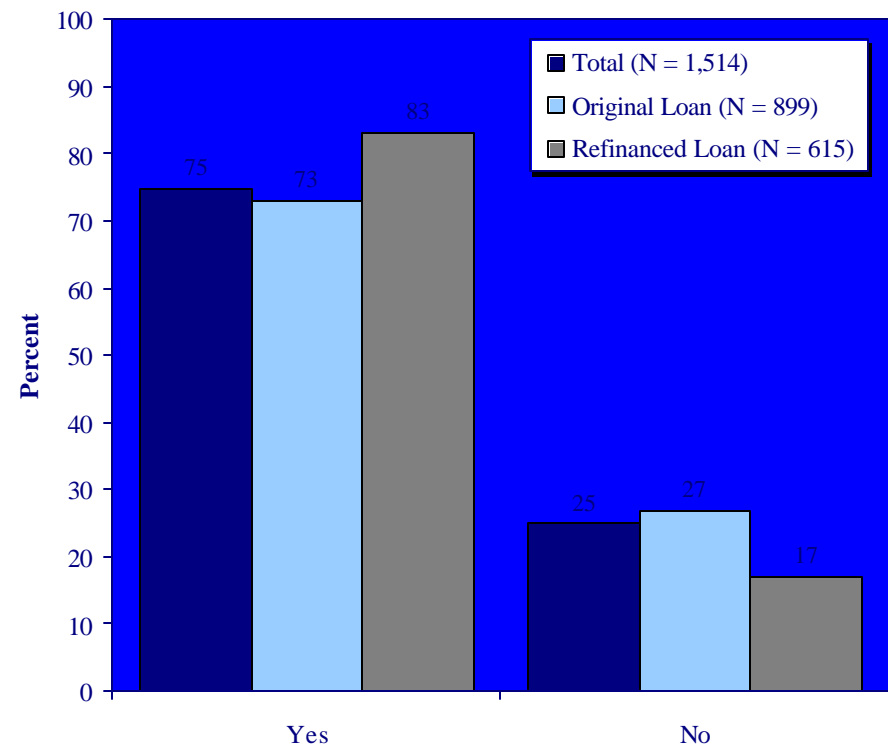


# Frequency of Responses – Phone Contact

**Q12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?**

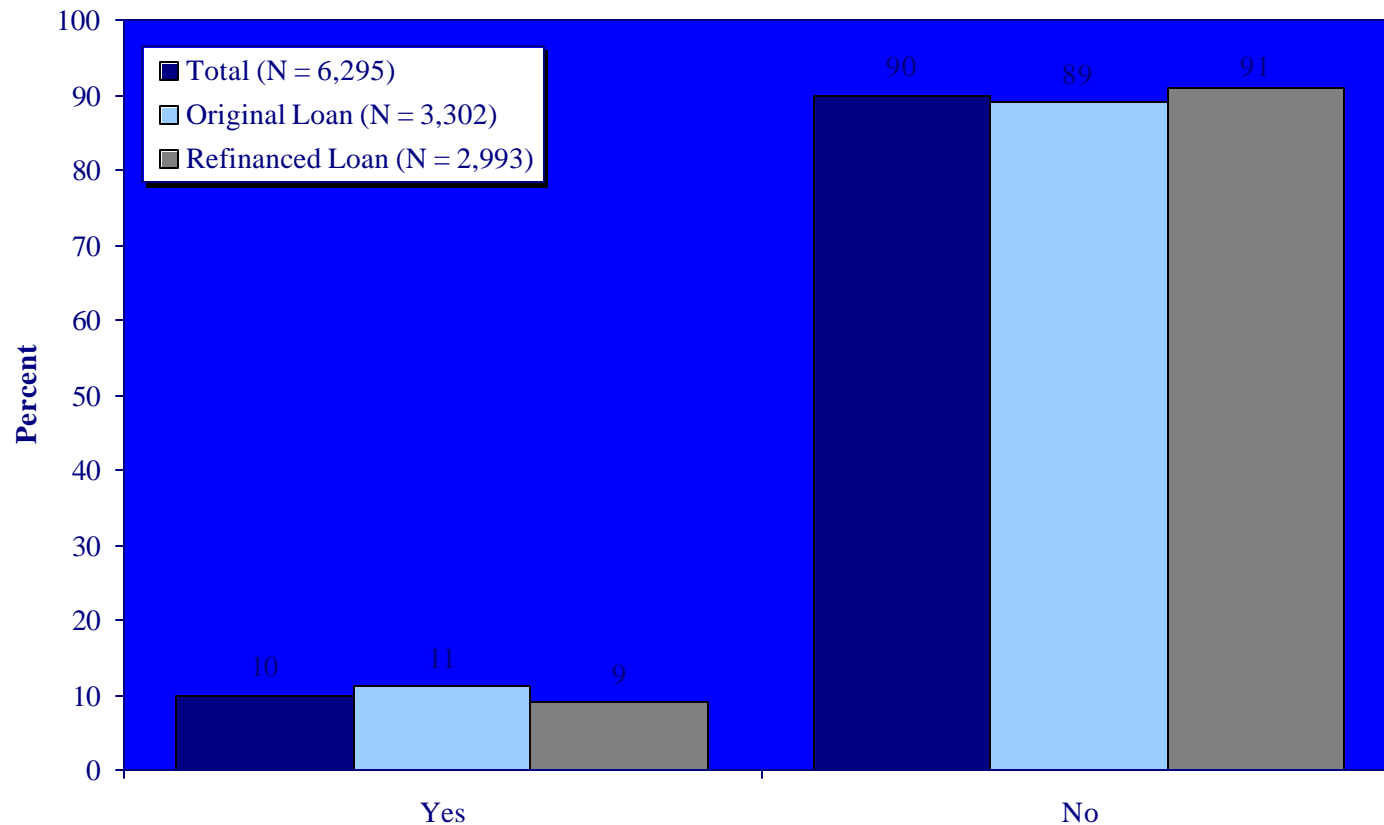


**Q13. Were you able to get information about your particular loan?**



# Frequency of Responses – Visiting a VA Center or Office

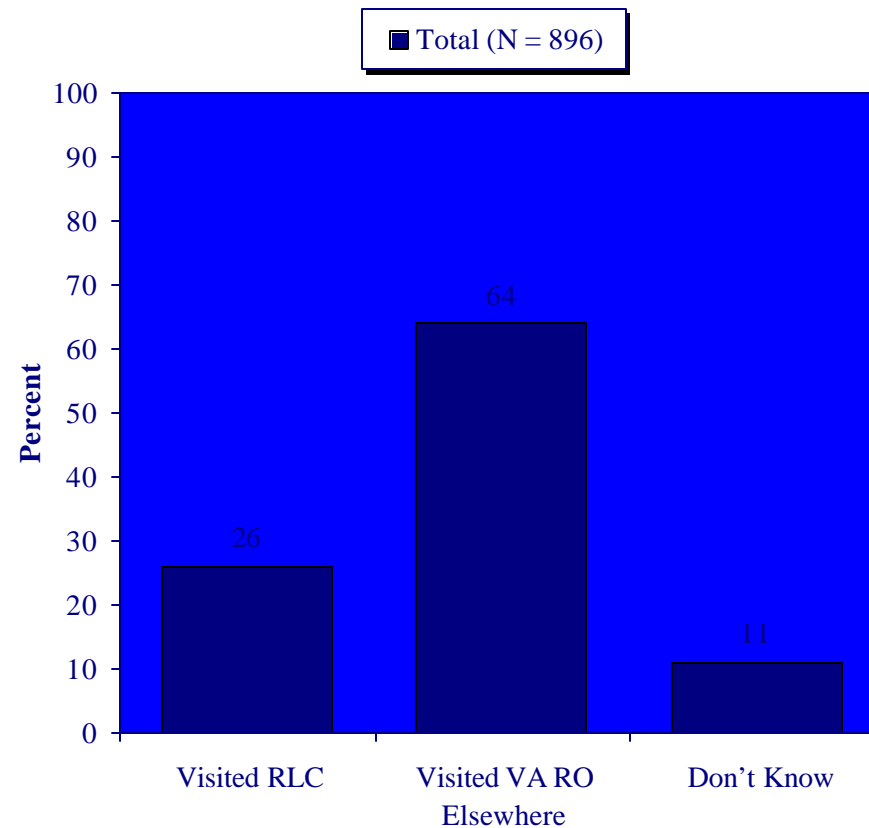
**Q14. Did you ever visit a VA Regional Loan Center or Regional Office during the home buying/refinancing process?**



# Frequency of Responses – Visiting a VA Center or Office

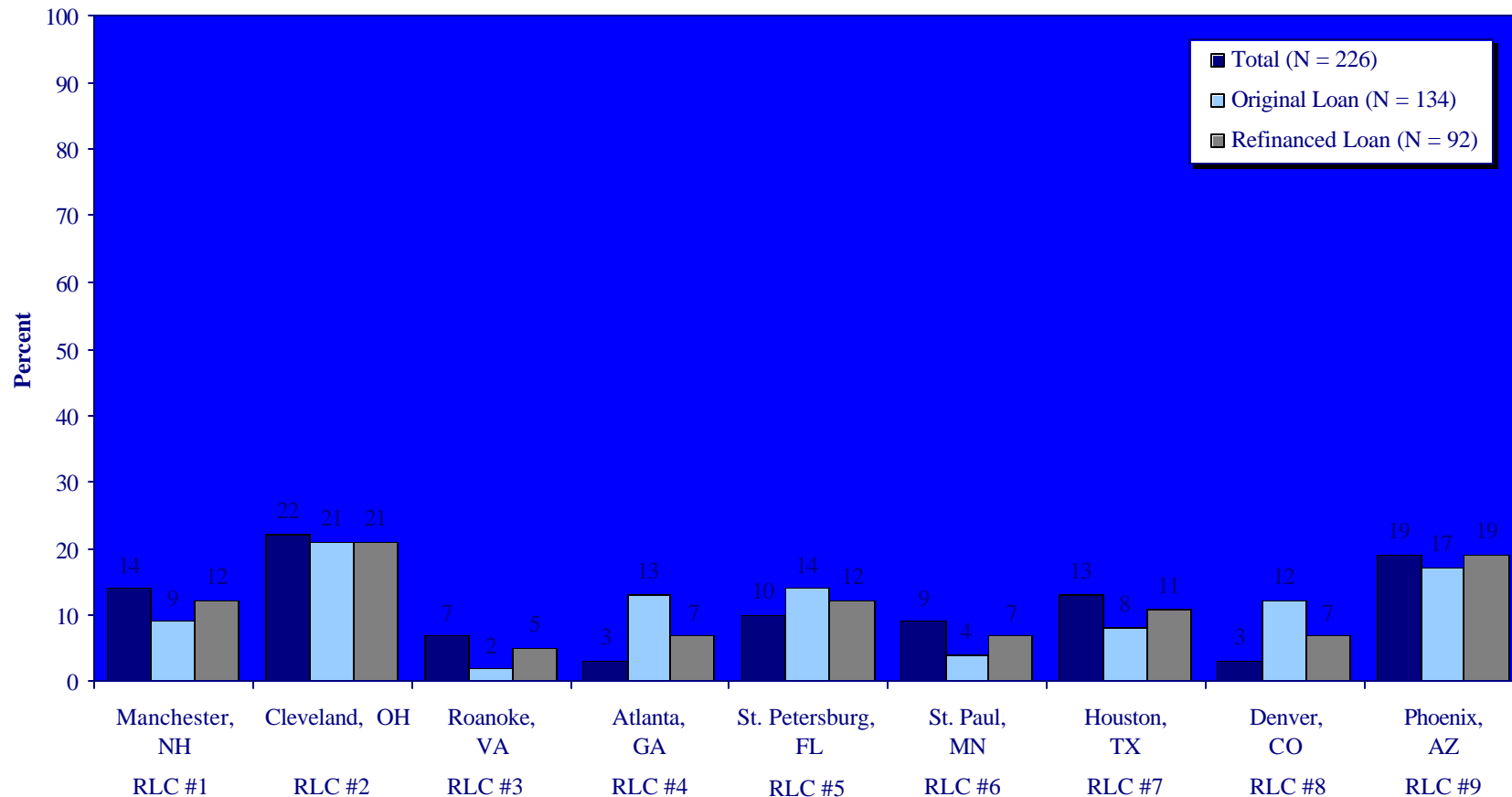
---

Q15a. Which, if any, of the following VA Regional Loan Centers did you visit?



# Frequency of Responses – Visiting a VA Center or Office

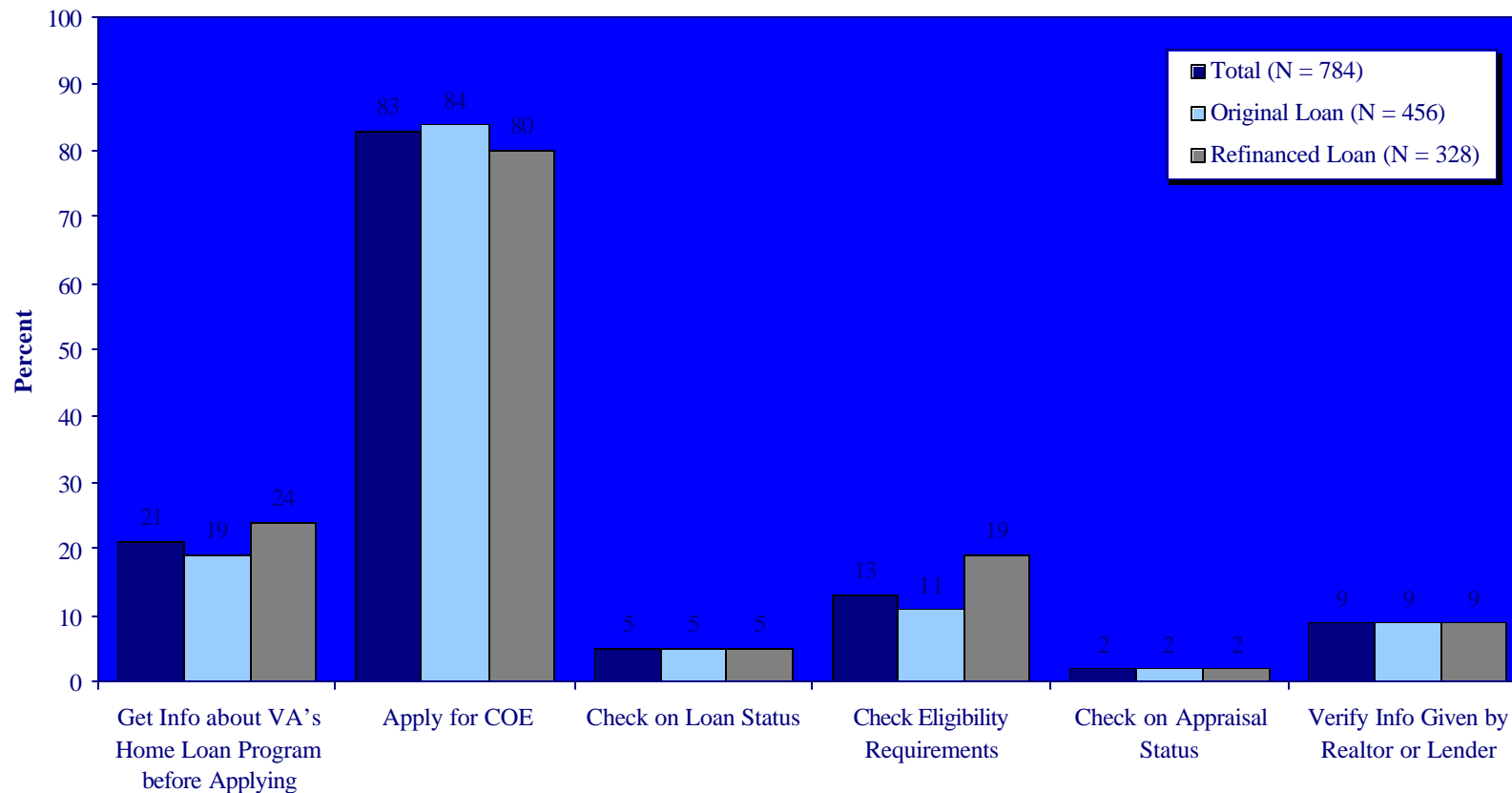
Q15b. Which, if any, of the following VA Regional Loan Centers did you visit?





# Frequency of Responses – Visiting a VA Center or Office

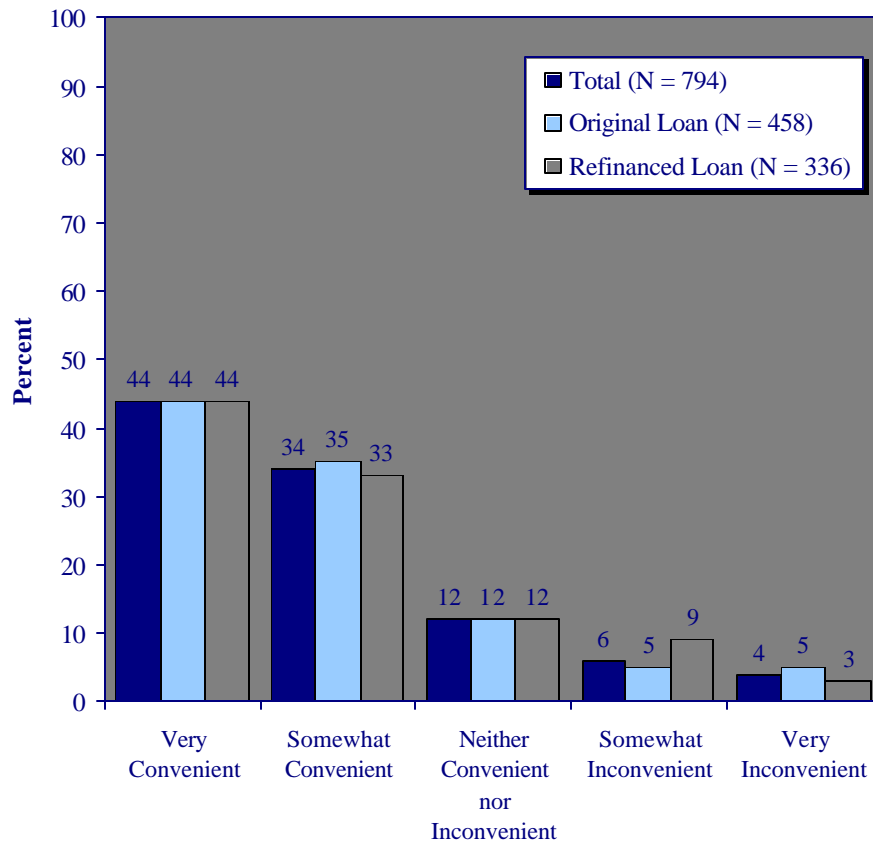
Q16. Why did you visit a VA Regional Loan Center or Regional Office? (Mark all that apply.)



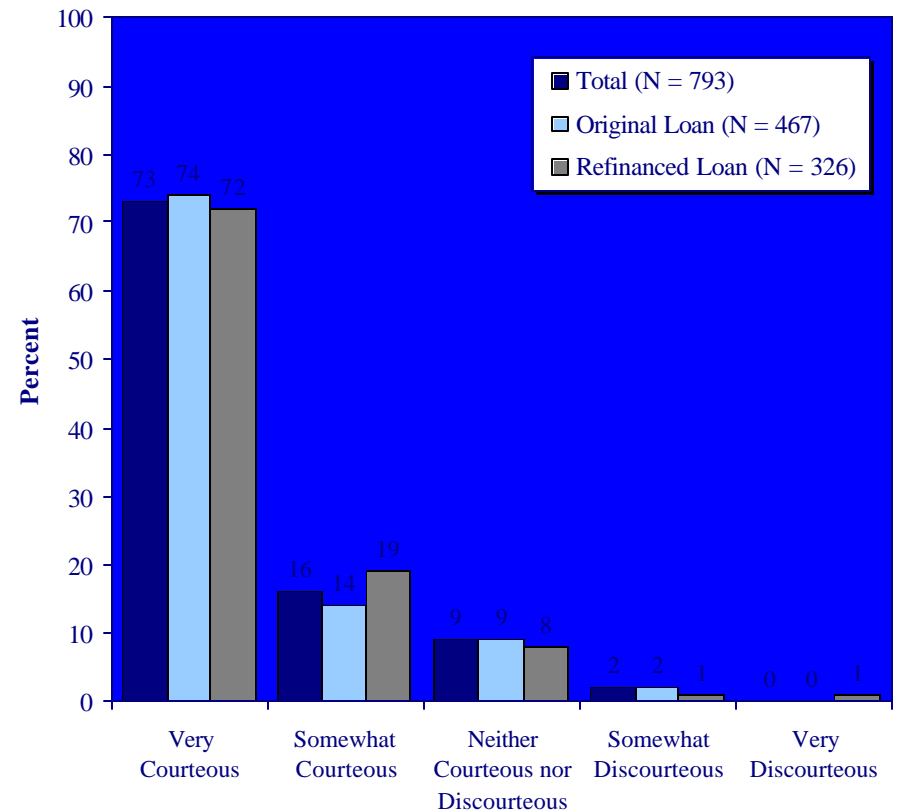
Note: As a respondent could give more than one reason, the percentages do not add to 100.

# Frequency of Responses – Visiting a VA Center or Office

**Q17. How convenient was the location of the VA Regional Loan Center or Regional Office?**

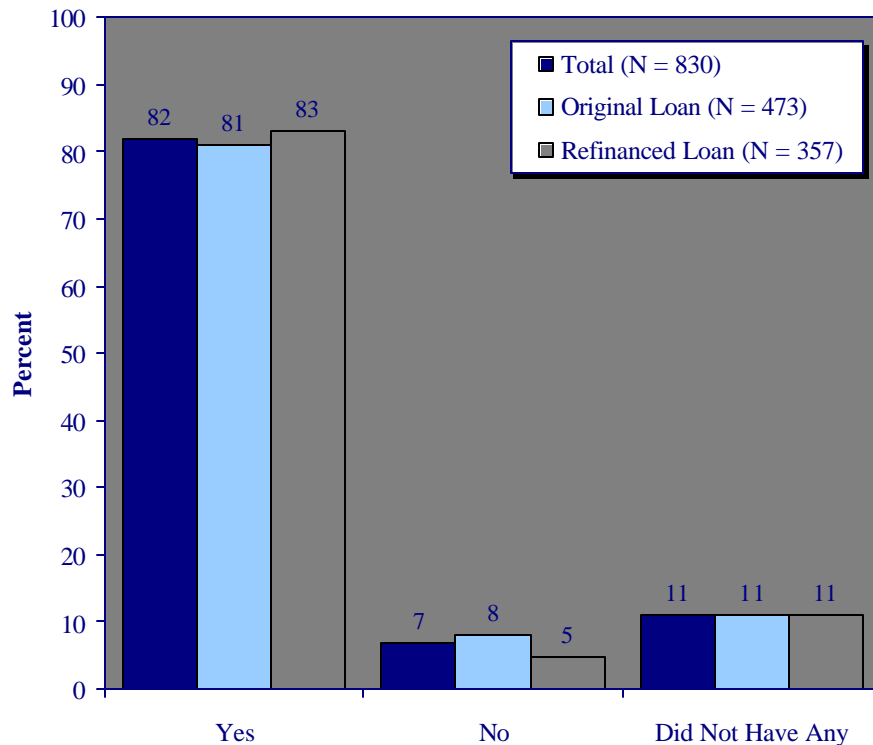


**Q18. How courteous were VA employees when you visited the Regional Loan Center or Regional Office?**

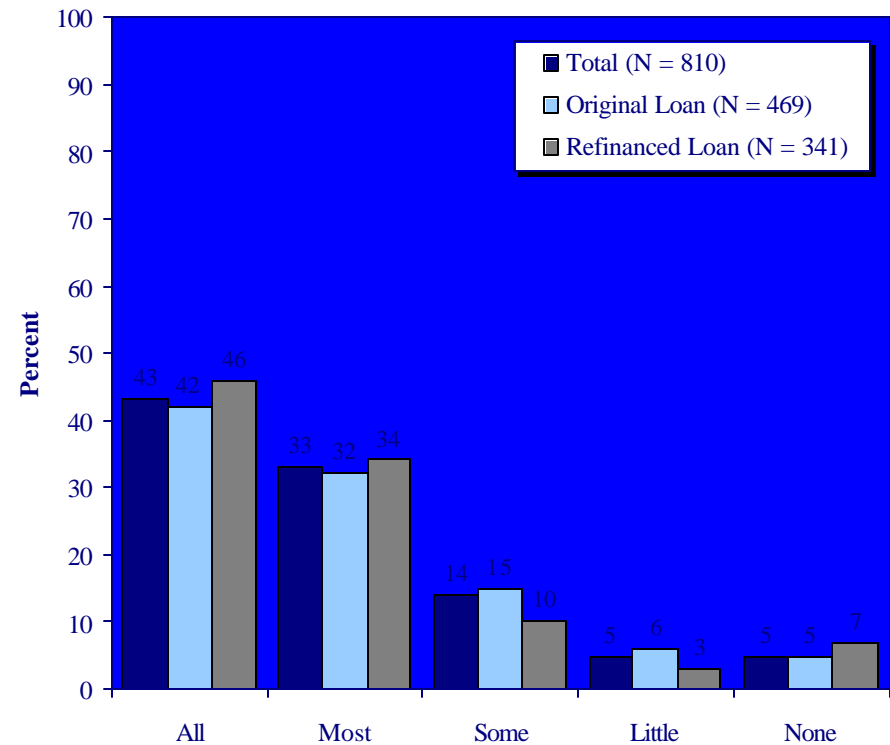


# Frequency of Responses – Visiting a VA Center or Office

**Q19. Did VA employees fully address all your questions, concerns, or complaints?**

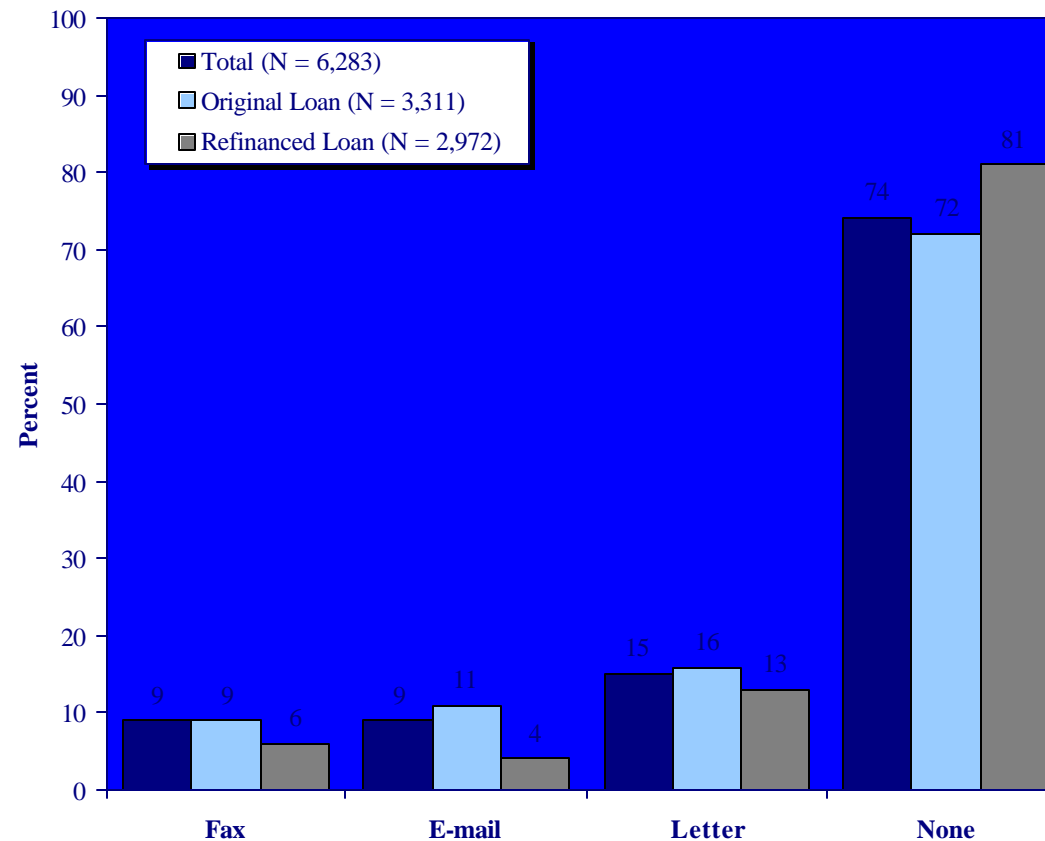


**Q20. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center or Regional Office?**



# Frequency of Responses – Other Methods of Contact

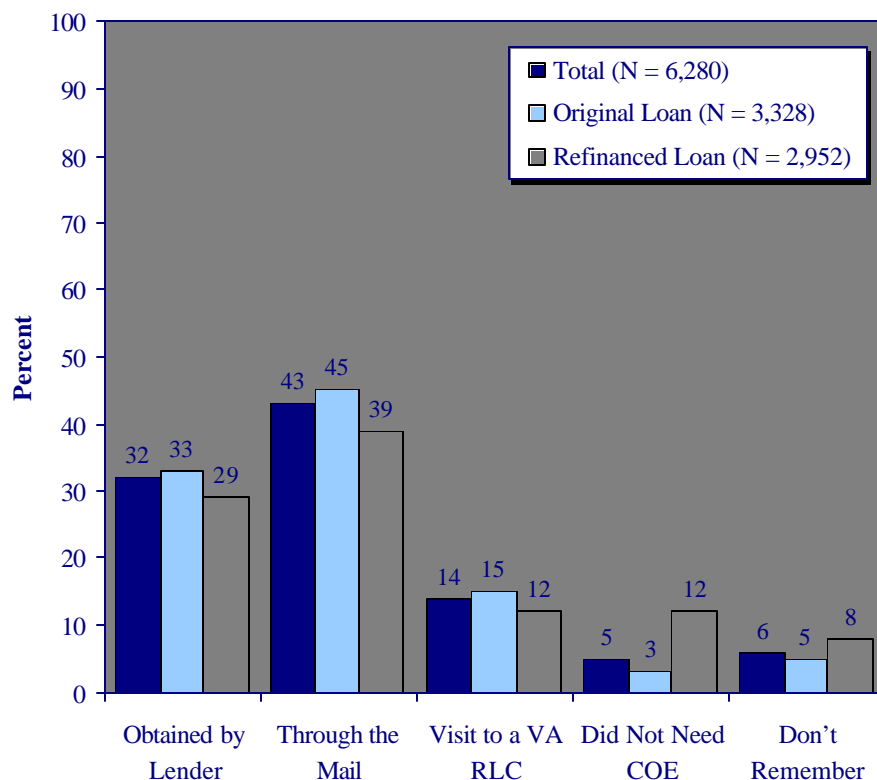
**Q21. During the home buying/refinancing process, what methods other than phone or visit did you use to contact the VA? (Mark all that apply.)**



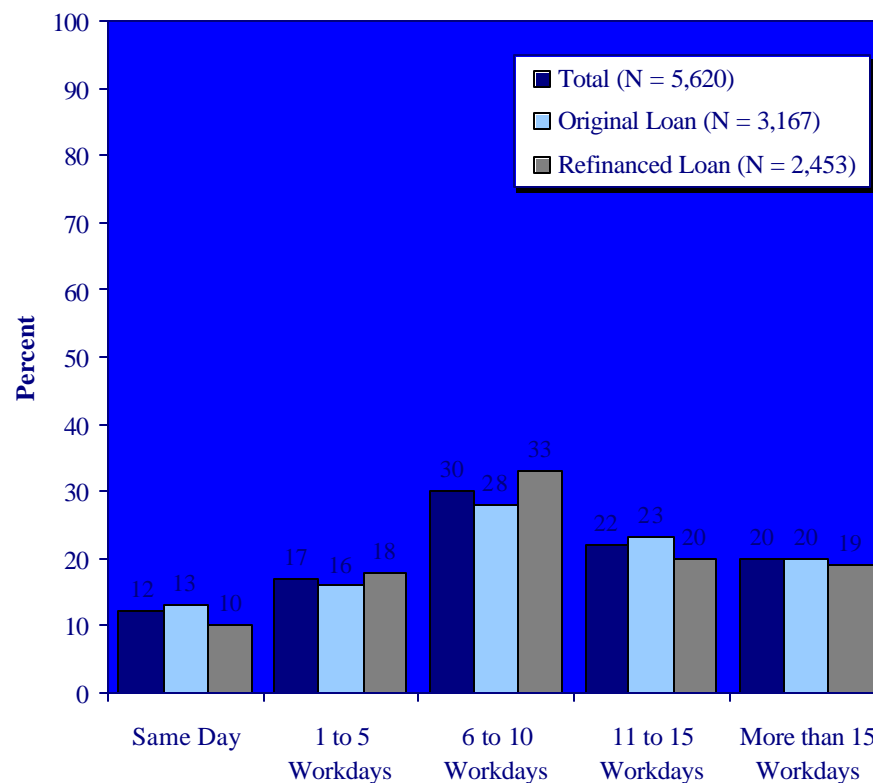
Note: As a respondent could give more than one method, the percentages do not add to 100.

# Frequency of Responses – Certificate of Eligibility

**Q22. How did you obtain your Certificate of Eligibility for Loan Guaranty Benefits?**

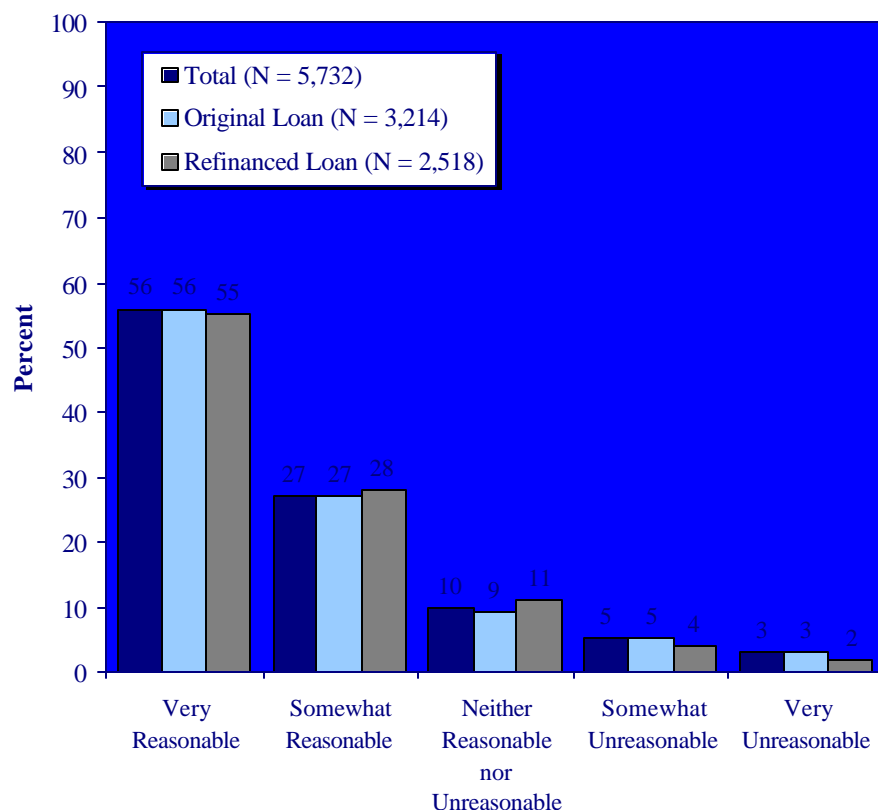


**Q23. From the time you applied, how long did it take to get your Certificate of Eligibility?**

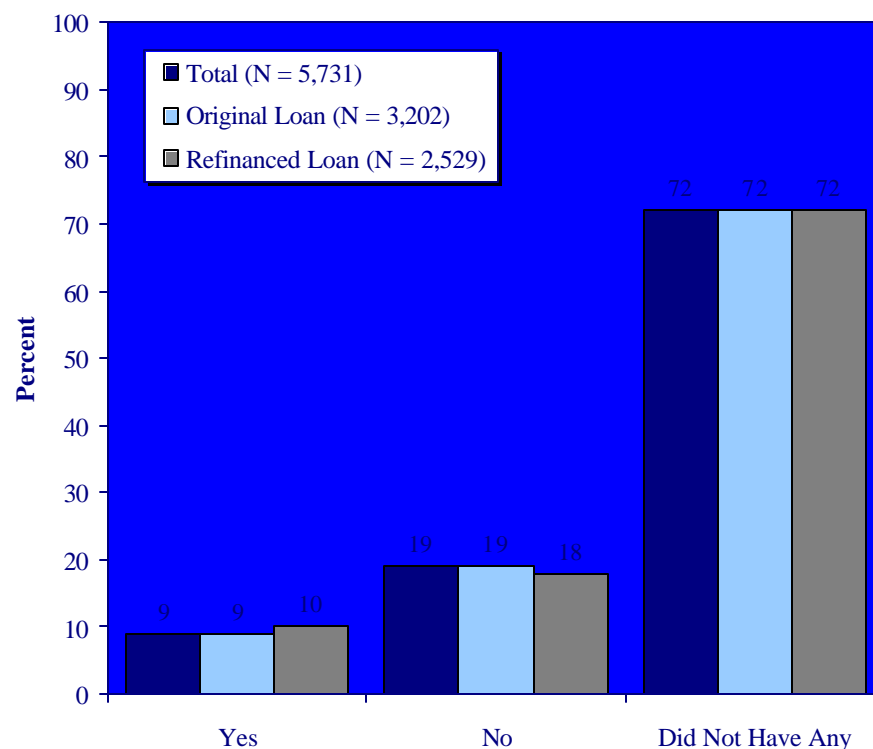


# Frequency of Responses – Certificate of Eligibility

**Q24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility?**

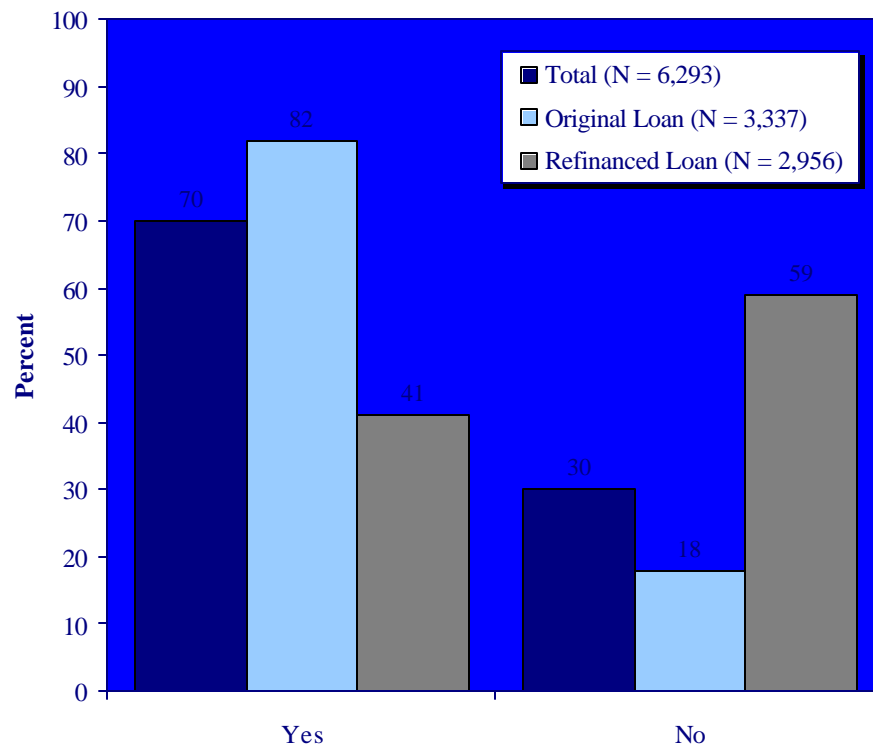


**Q25. Did VA keep you informed of any delays or problems in obtaining your Certificate of Eligibility (COE)?**

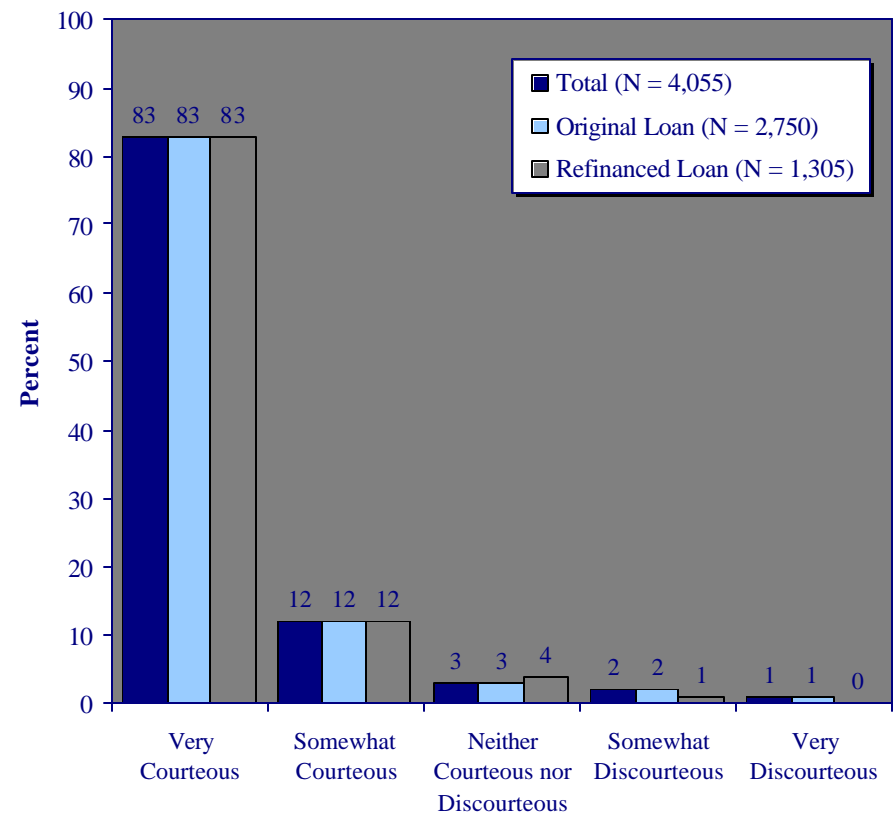


# Frequency of Responses – Realtor

**Q26. Did you use the services of a realtor in purchasing/refinancing your home?**

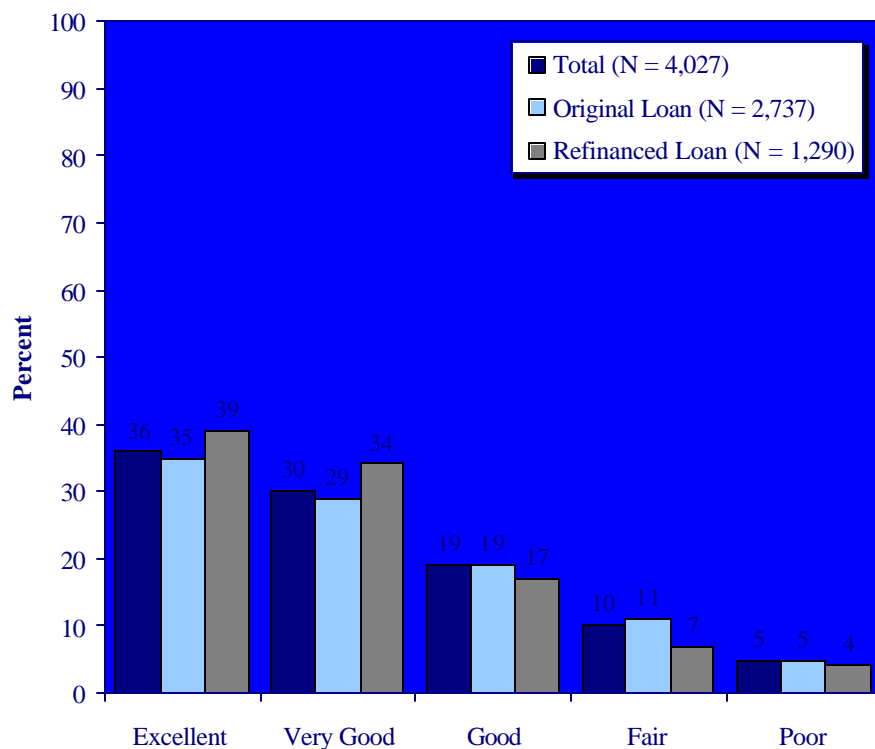


**Q27. How courteous was the realtor you dealt with?**

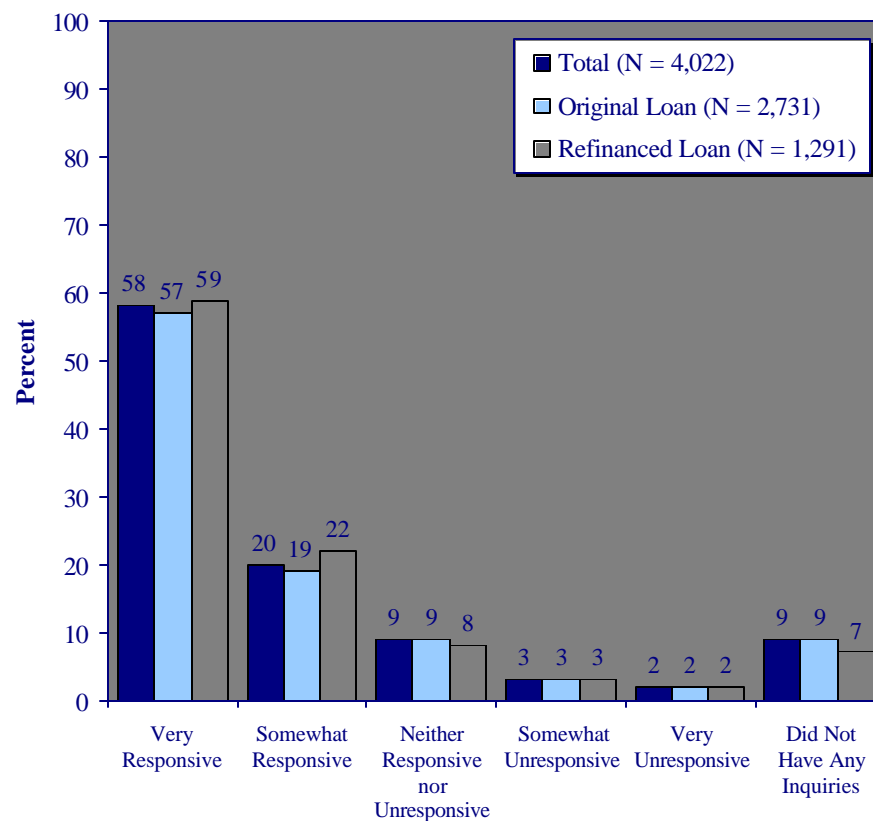


# Frequency of Responses – Realtor

**Q28. How would you rate your realtor's KNOWLEDGE about the VA home loan guaranty program?**



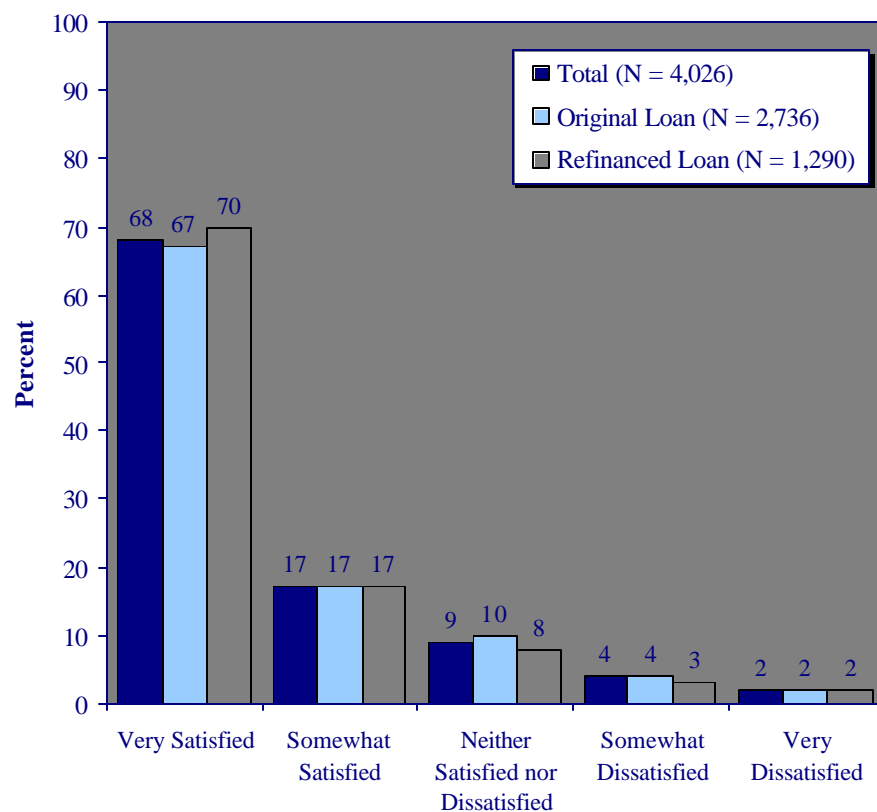
**Q29. How RESPONSIVE was your realtor regarding any inquiries about your VA home loan?**



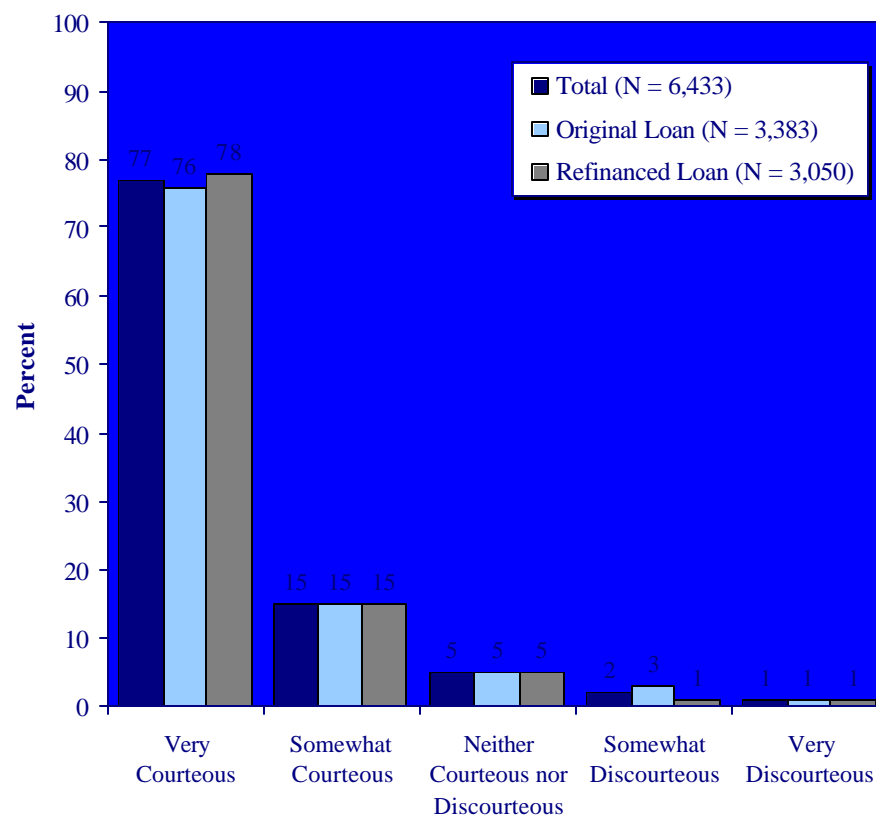


# Frequency of Responses – Realtor and Lender

**Q30. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?**

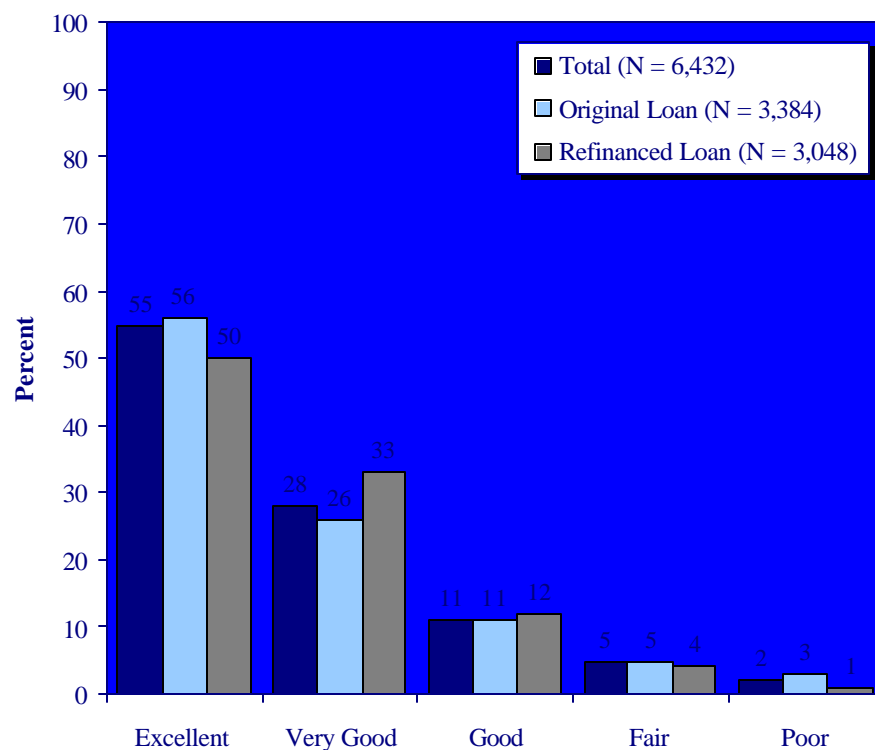


**Q31. How courteous was the lender you dealt with?**

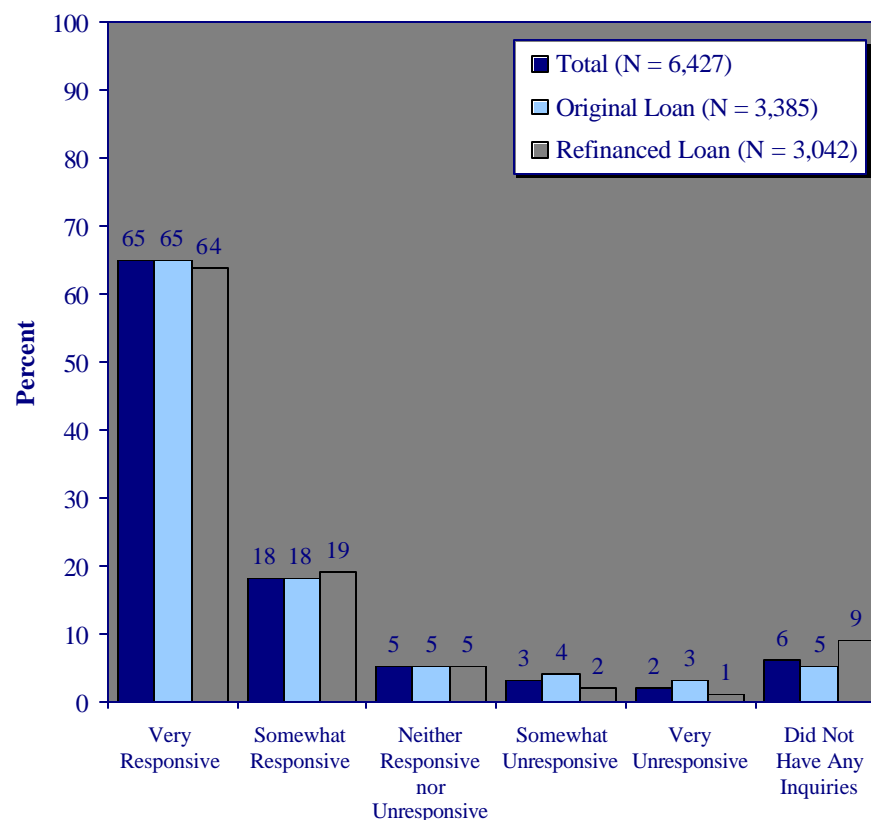


# Frequency of Responses – Lender

**Q32. How would you rate your lender's KNOWLEDGE about the VA home loan guaranty program?**

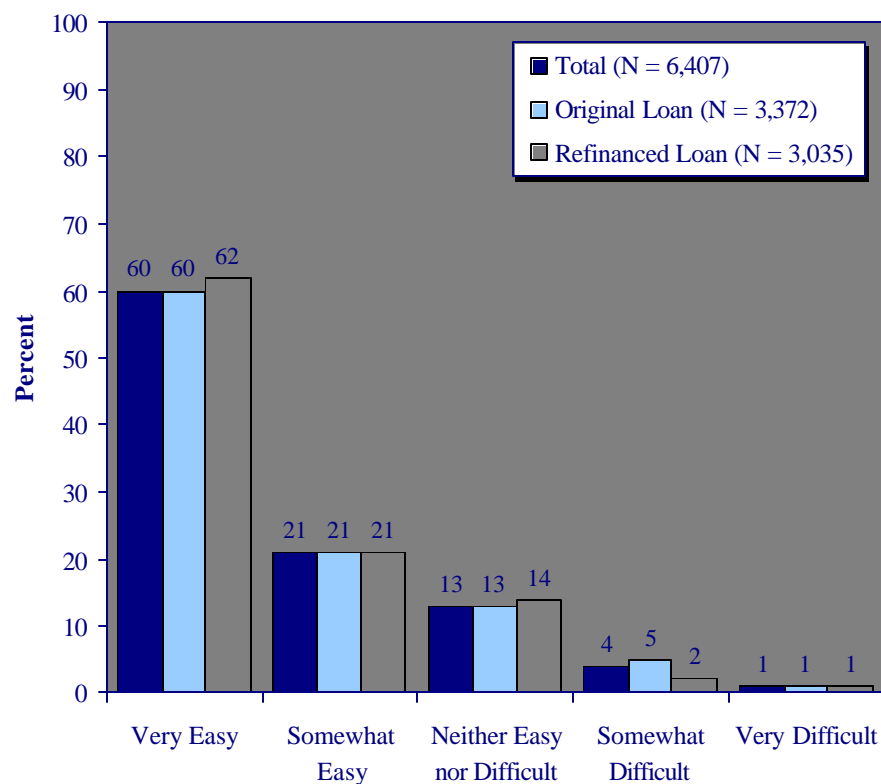


**Q33. How RESPONSIVE was your lender regarding any inquiries about your VA home loan?**

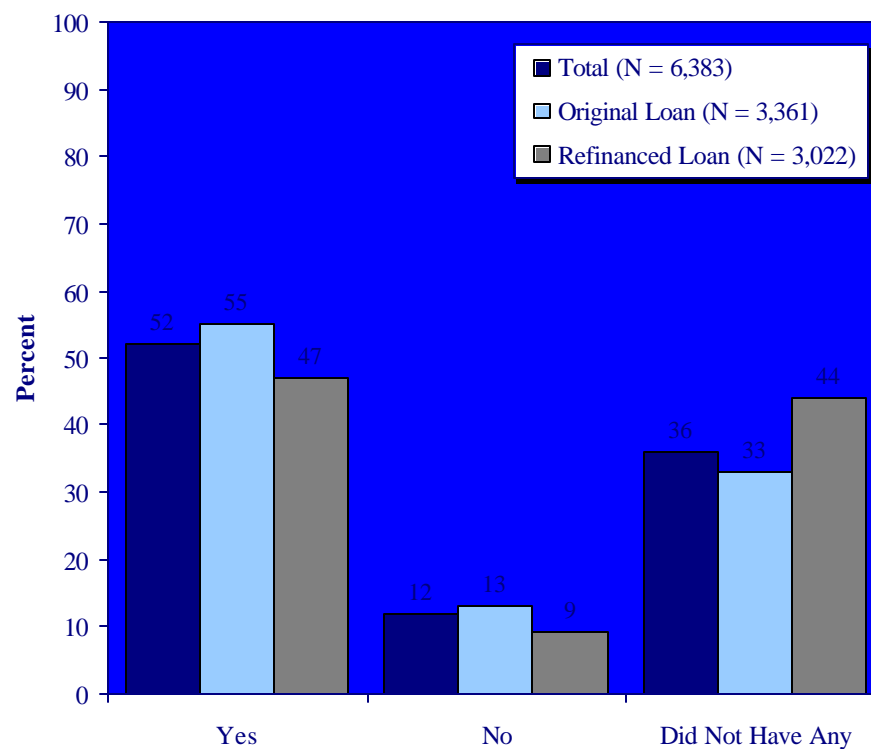


# Frequency of Responses – Lender

**Q34. How easy was it to get information about the VA home loan guaranty program from your lender?**

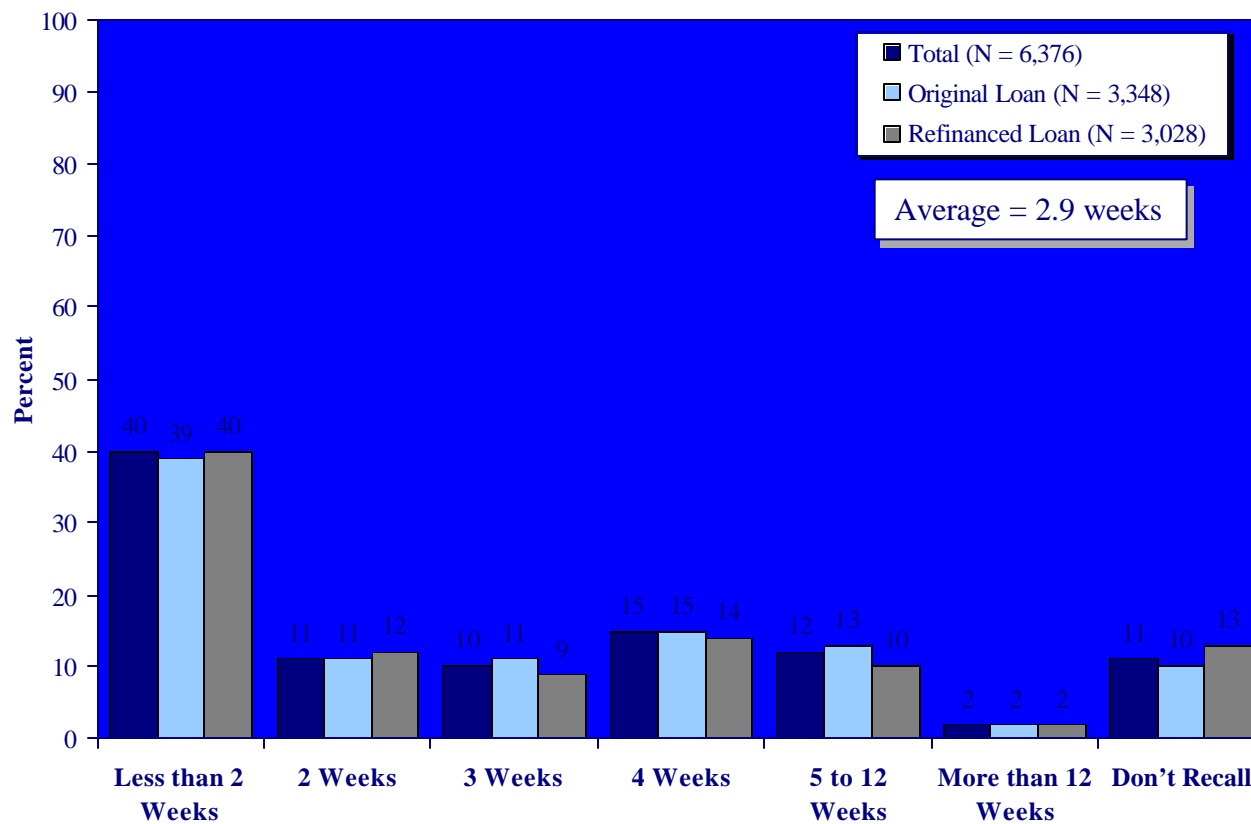


**Q35. Did your lender keep you informed of any delays or problems with your loan?**



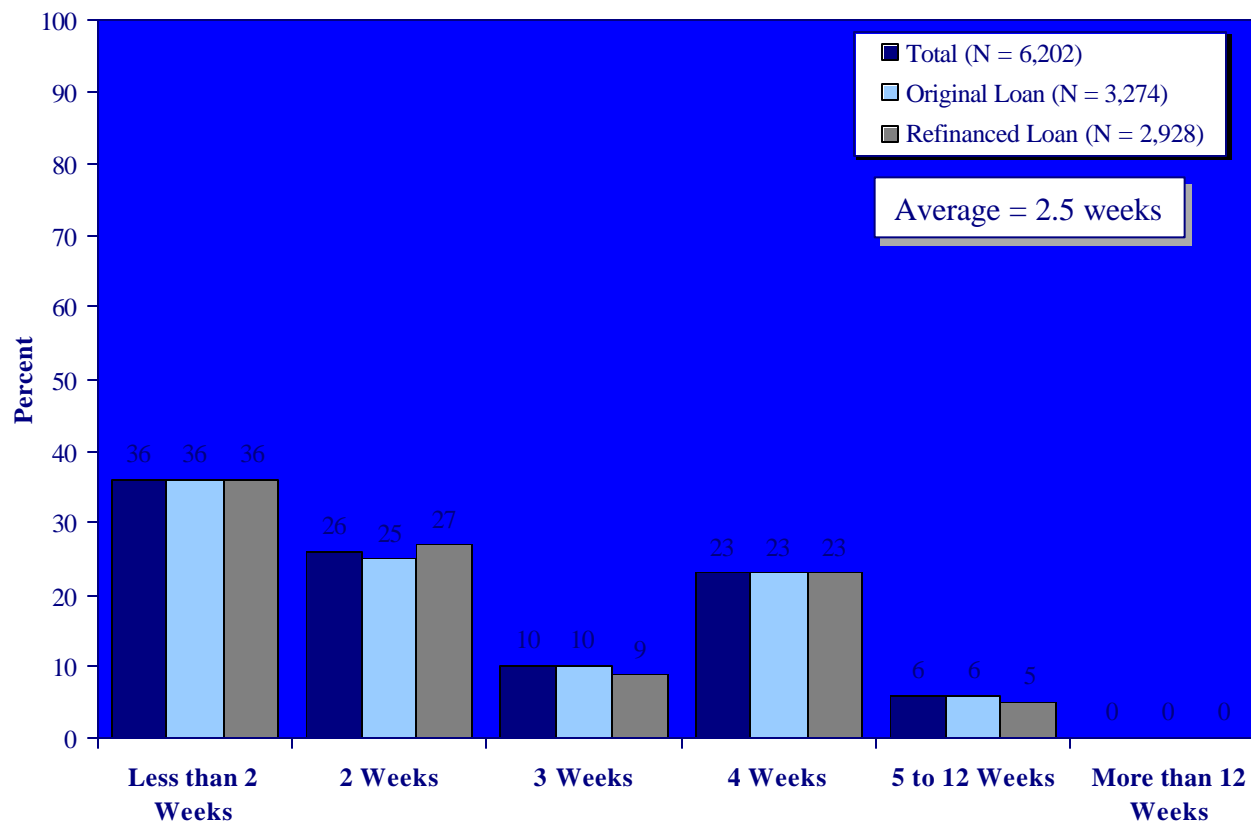
# Frequency of Responses – Lender

Q36. How long did it take for your loan to get approved?



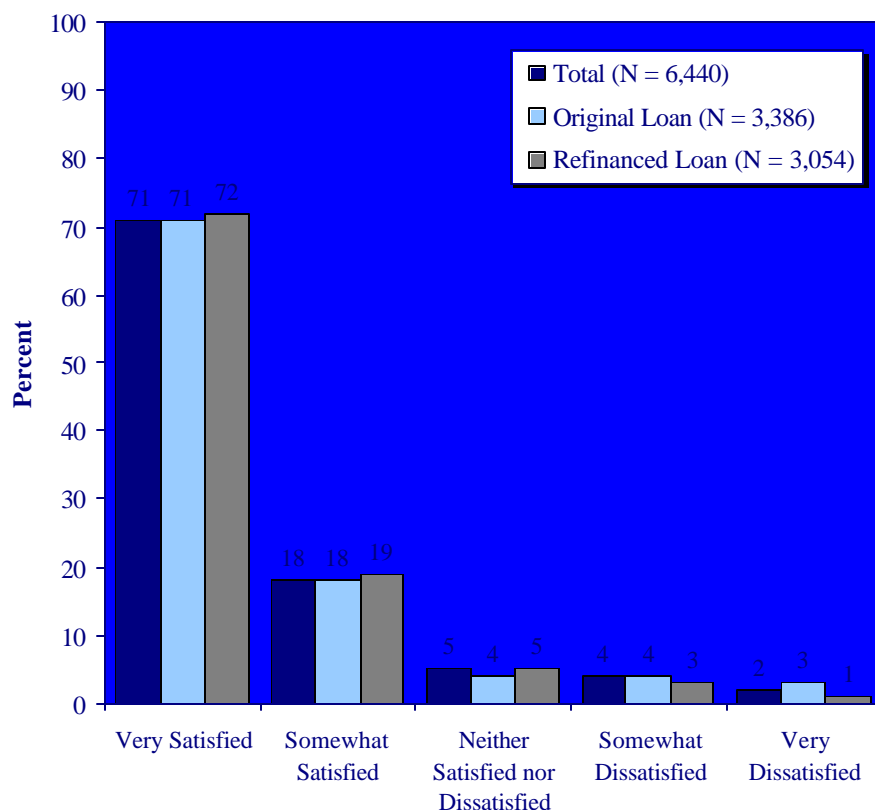
# Frequency of Responses – Lender

Q37. How long do you think is REASONABLE for your loan to get approved?

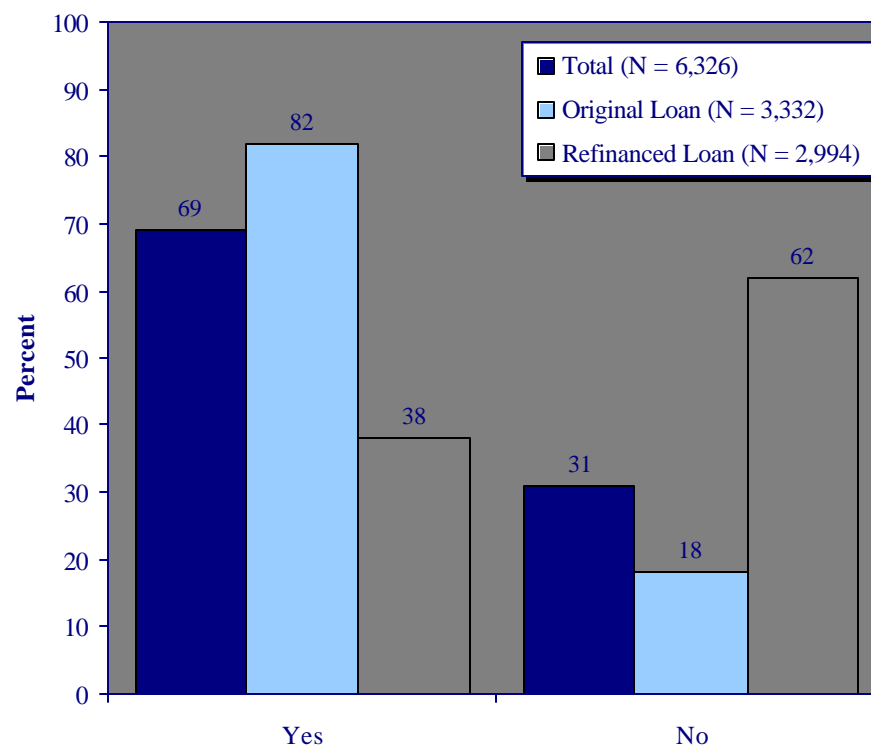


# Frequency of Responses – Lender and Appraisal

**Q38. Overall, how satisfied were you with your lender regarding your use of the VA home loan program?**

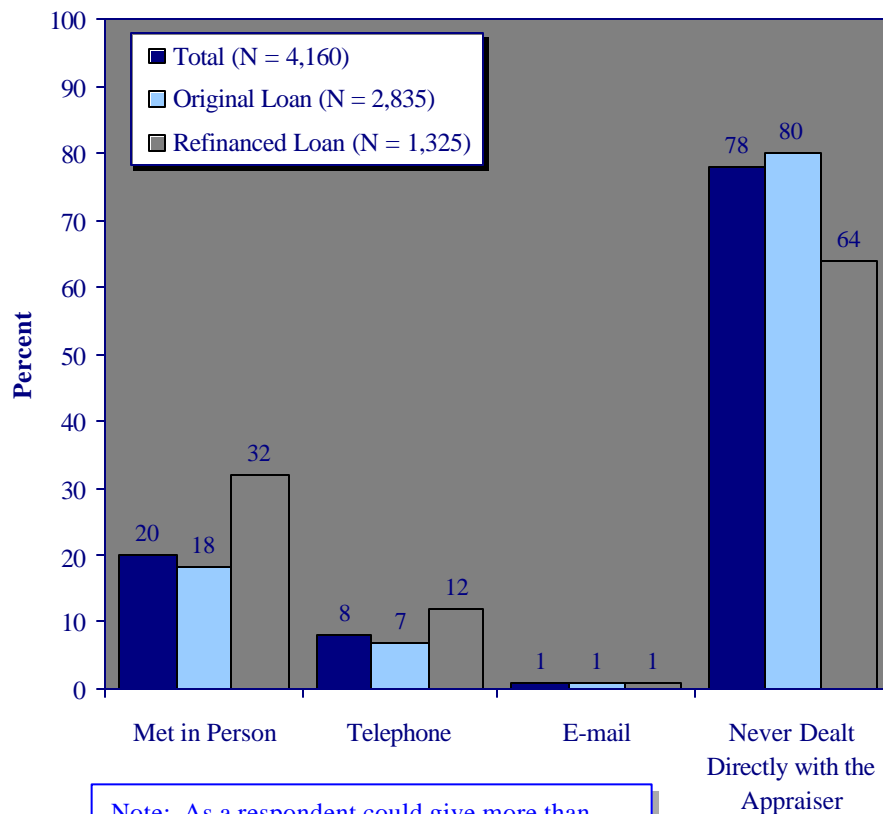


**Q39. Did you have an appraisal to either buy or refinance your home?**



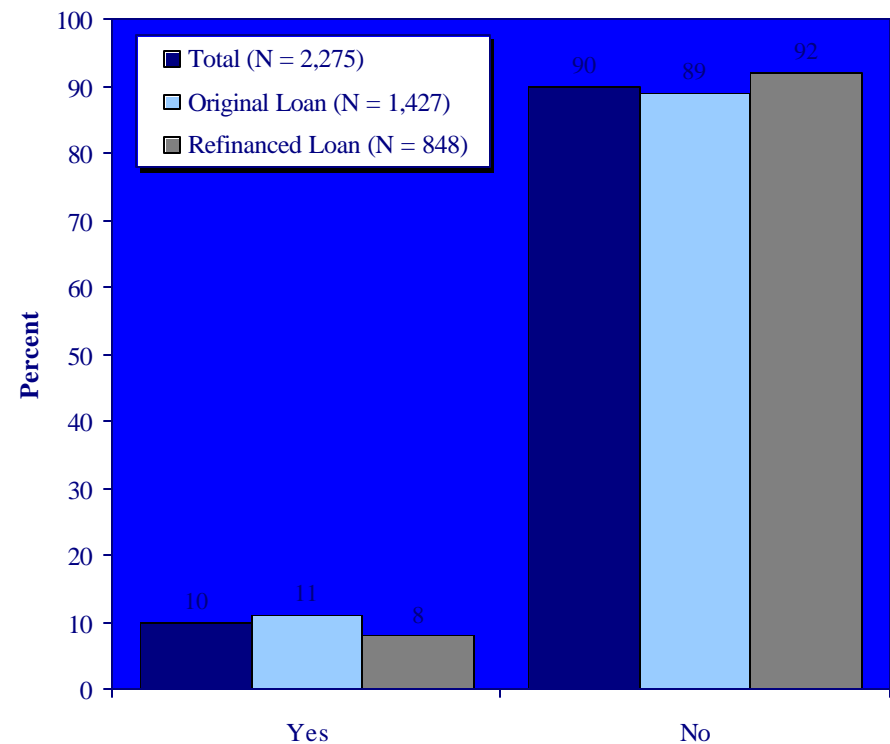
# Frequency of Responses – Appraisal

**Q40. What type of contact did you, or a member of your family, have with the appraiser?  
(Mark all that apply.)**



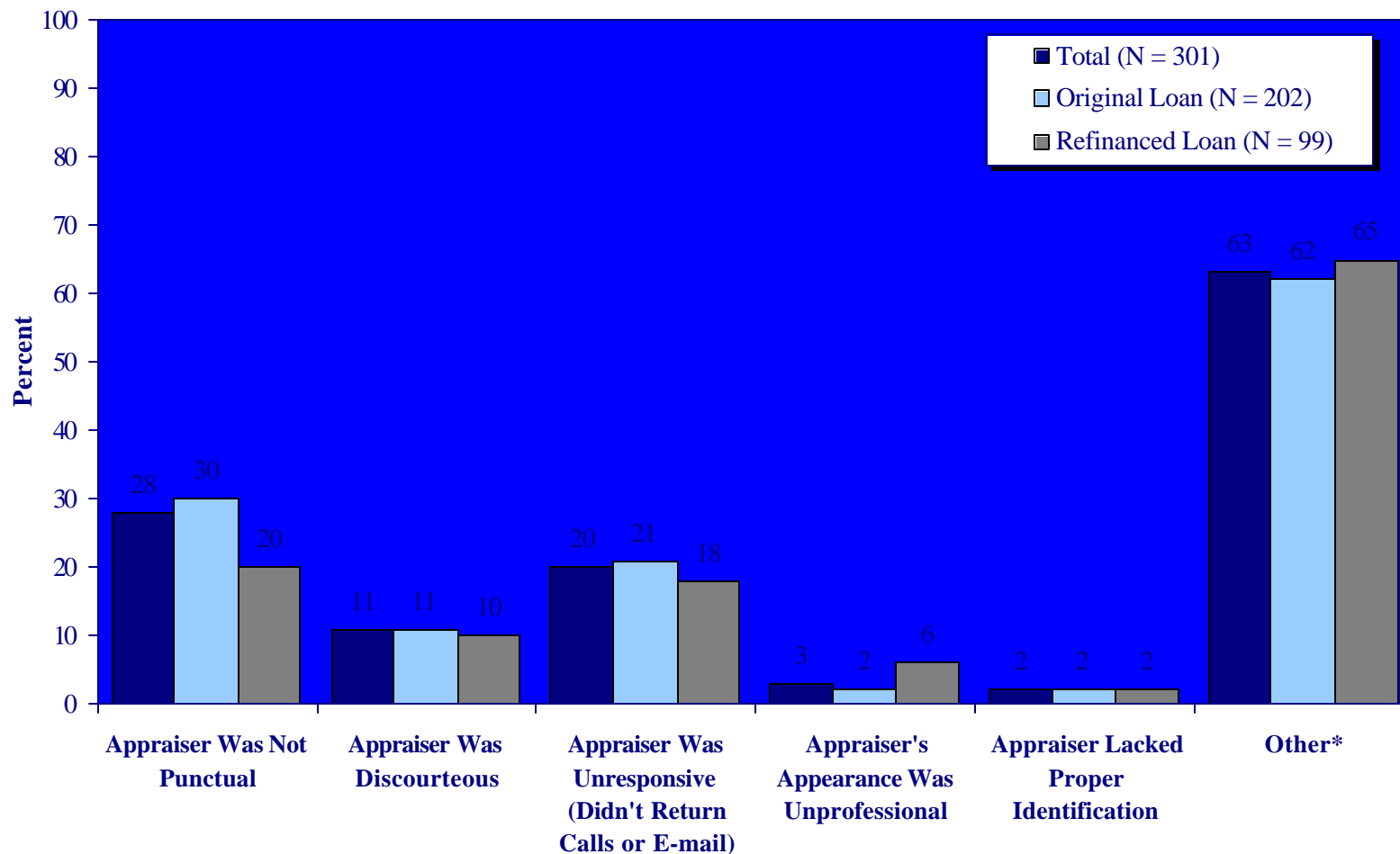
Note: As a respondent could give more than one response, the percentages do not add to 100.

**Q41. Did you have any problems with the appraiser?**



# Frequency of Responses – Appraisal

**Q42a. What specific problems did you have with the appraiser? (Mark all that apply.)**



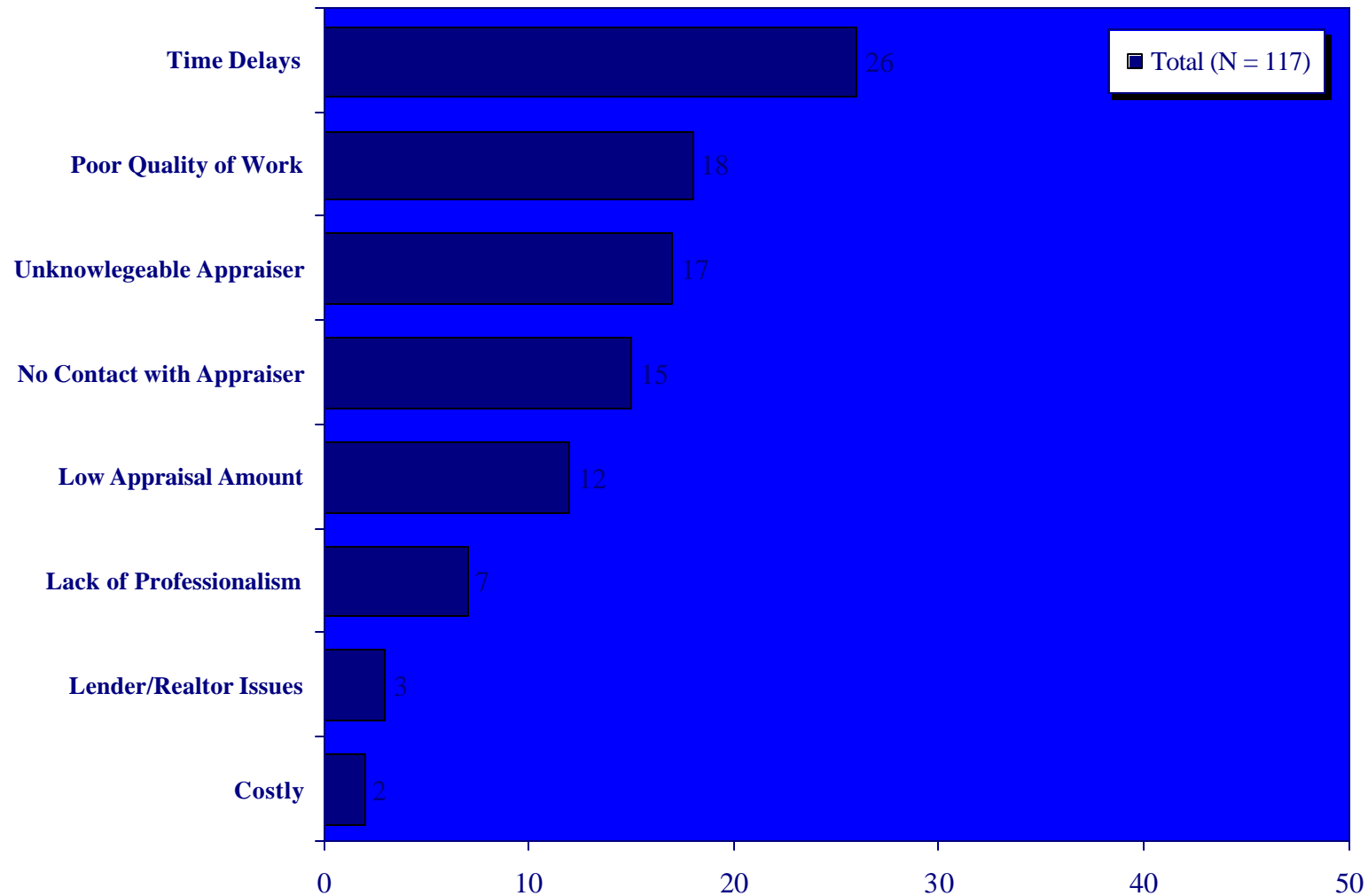
Note: As a respondent could give more than one reason, the percentages do not add to 100.

\*See Question 42b on the following page for other types of problems respondents had with the appraiser.



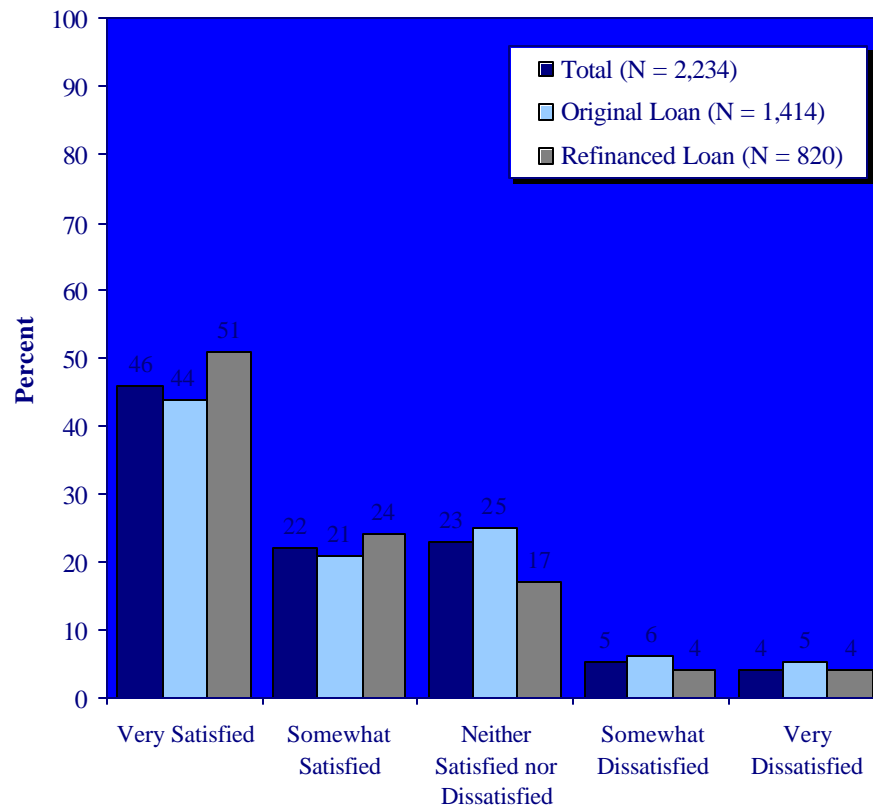
# Frequency of Responses – Appraisal

## Q42b. Other types of problems with the appraiser?

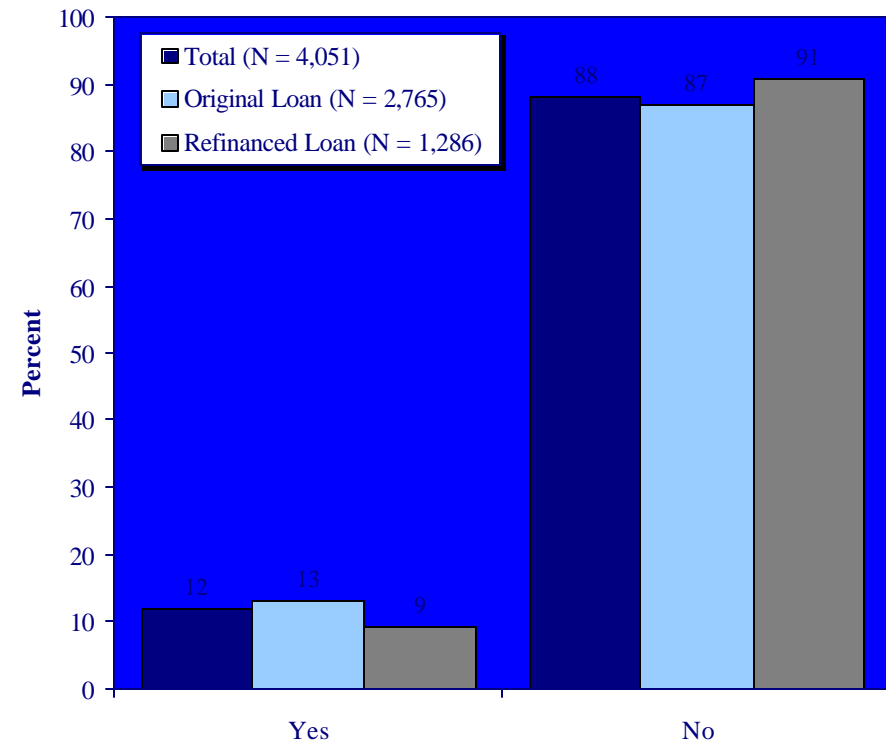


# Frequency of Responses – Appraisal

**Q43. Overall, how satisfied were you with the appraiser?**

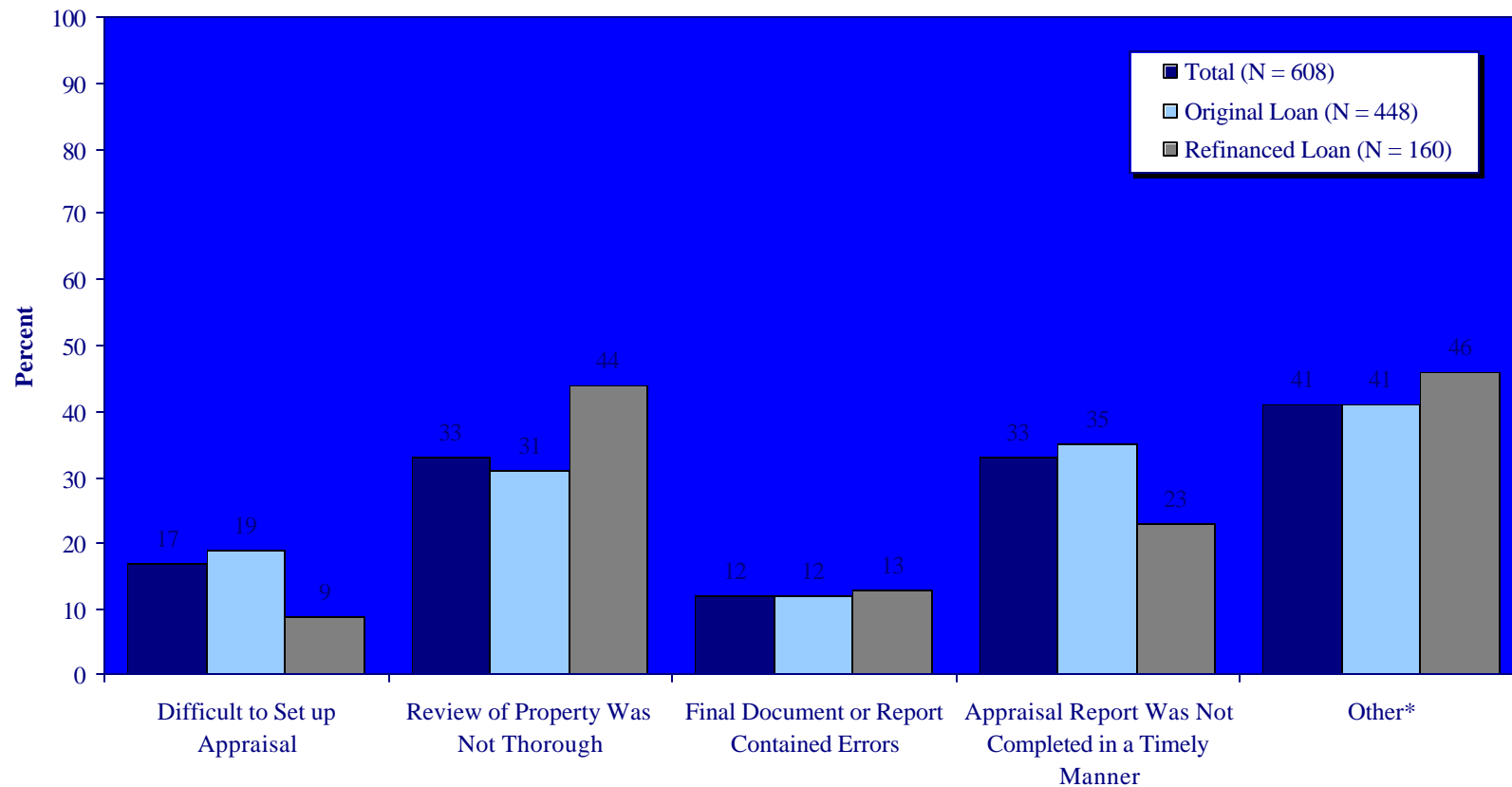


**Q44. Did you have any problems with the appraisal process?**



# Frequency of Responses – Appraisal

**Q45a. What specific problems did you have with the appraisal process? (Mark all that apply.)**

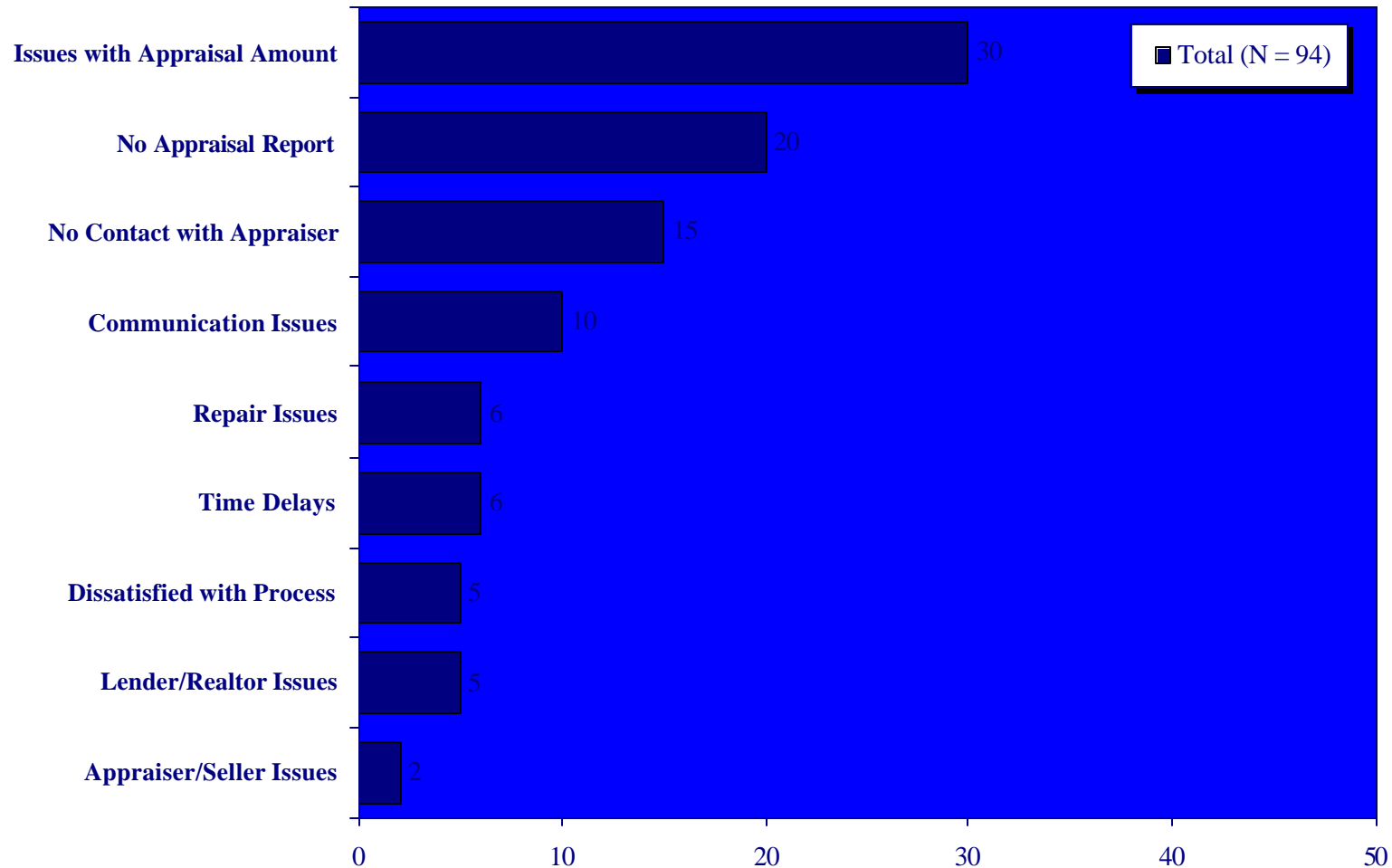


Note: As a respondent could give more than one reason, the percentages do not add to 100.

\*See Question 45b on the following page for other types of problems respondents had with the appraisal process.

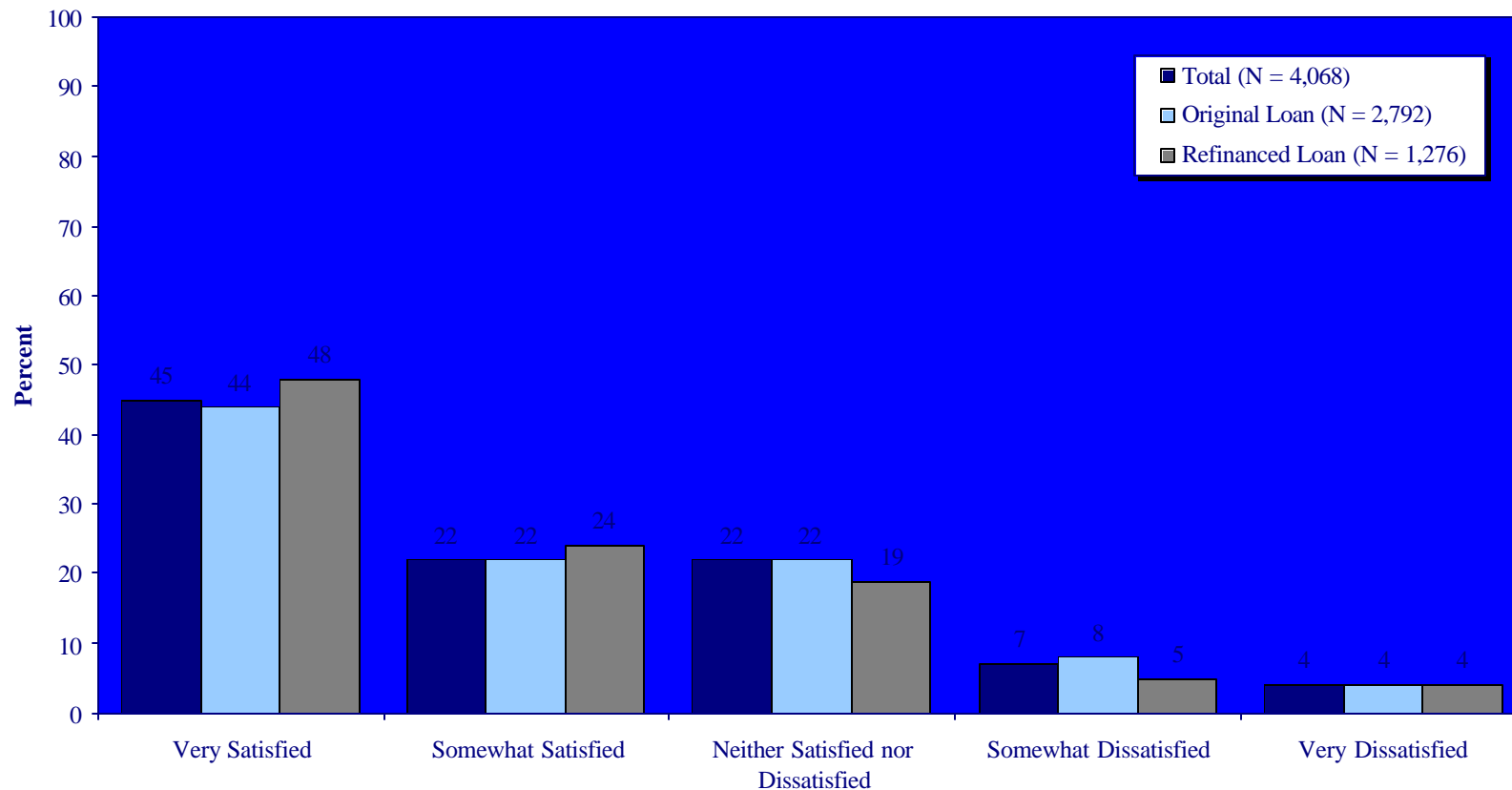
# Frequency of Responses – Appraisal

## Q45b. Other types of problems with the appraisal process?



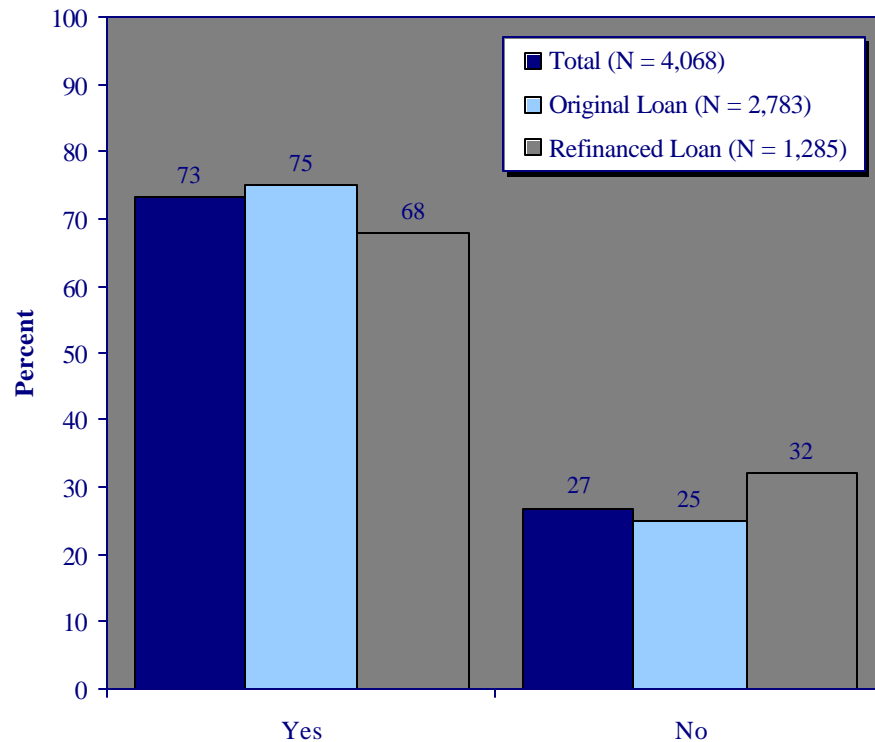
# Frequency of Responses – Appraisal

**Q46. Overall, how satisfied were you with the appraisal process?**

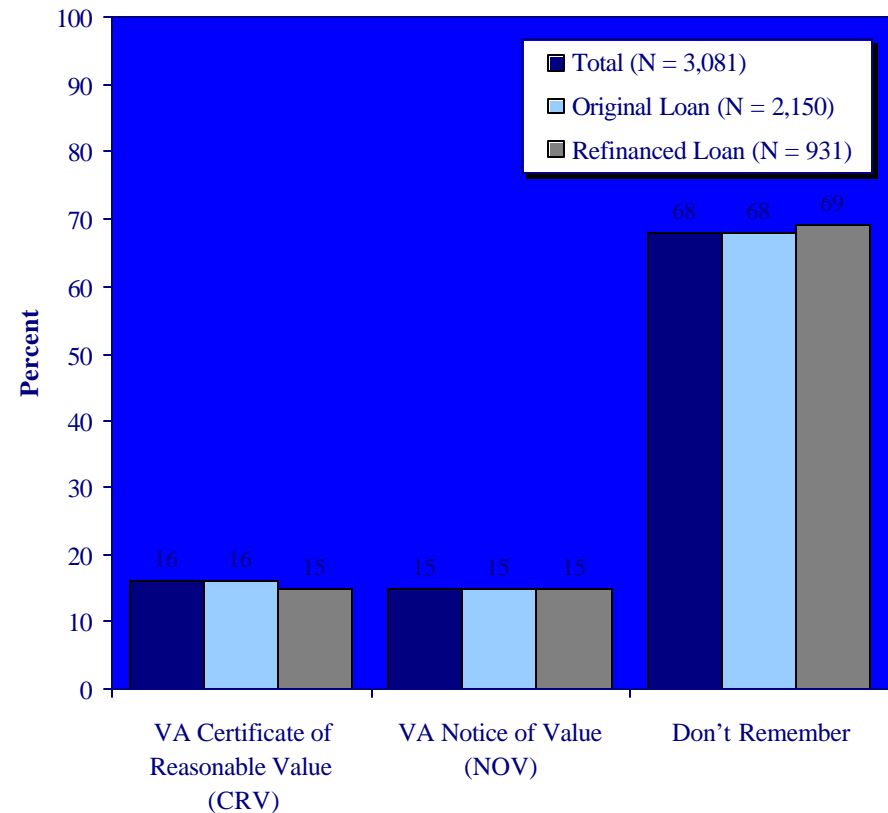


# Frequency of Responses – Appraisal

**Q47. Did you receive a document showing the value estimate and other information about the property?**

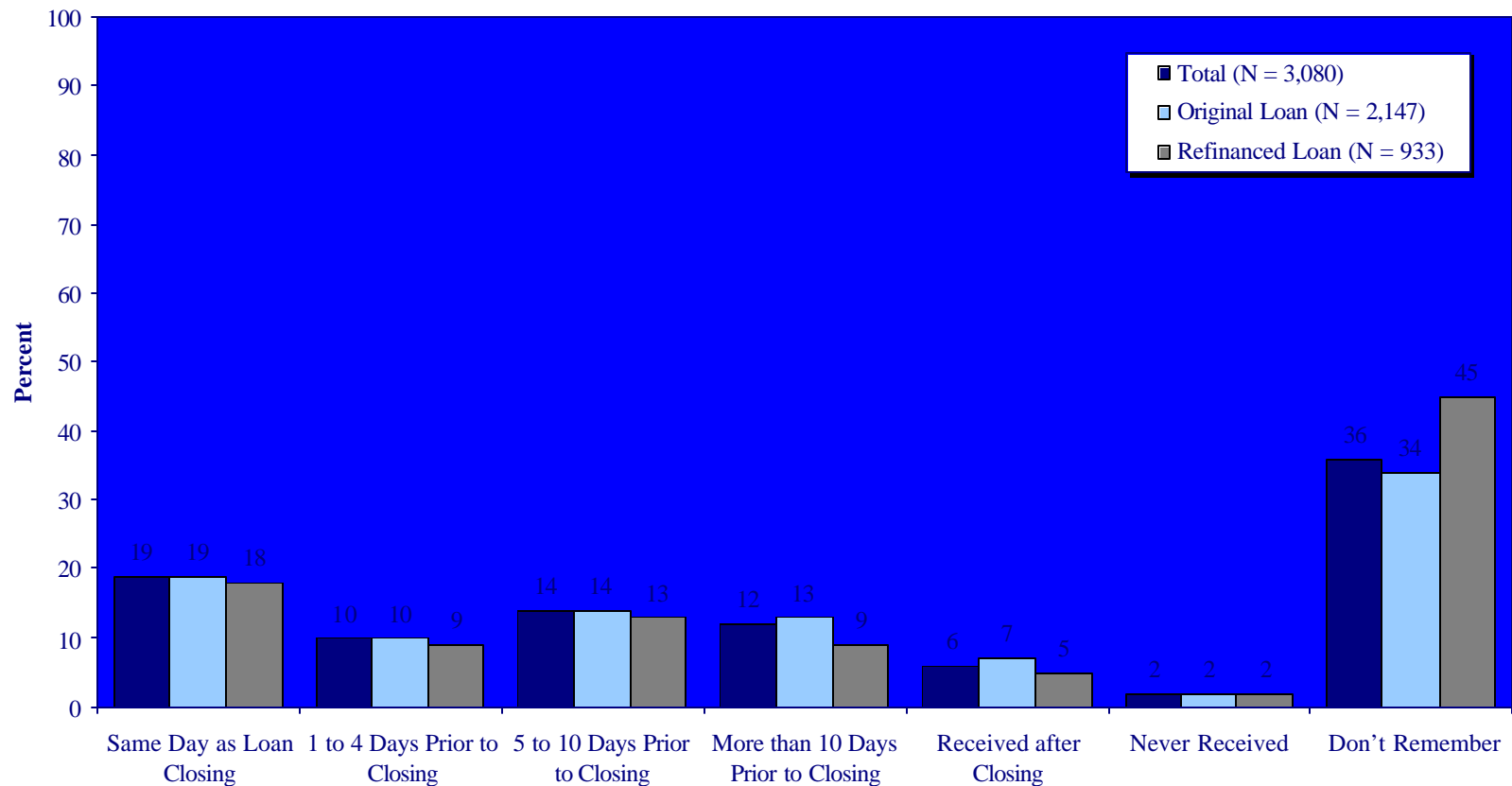


**Q48. Which document did you receive?**



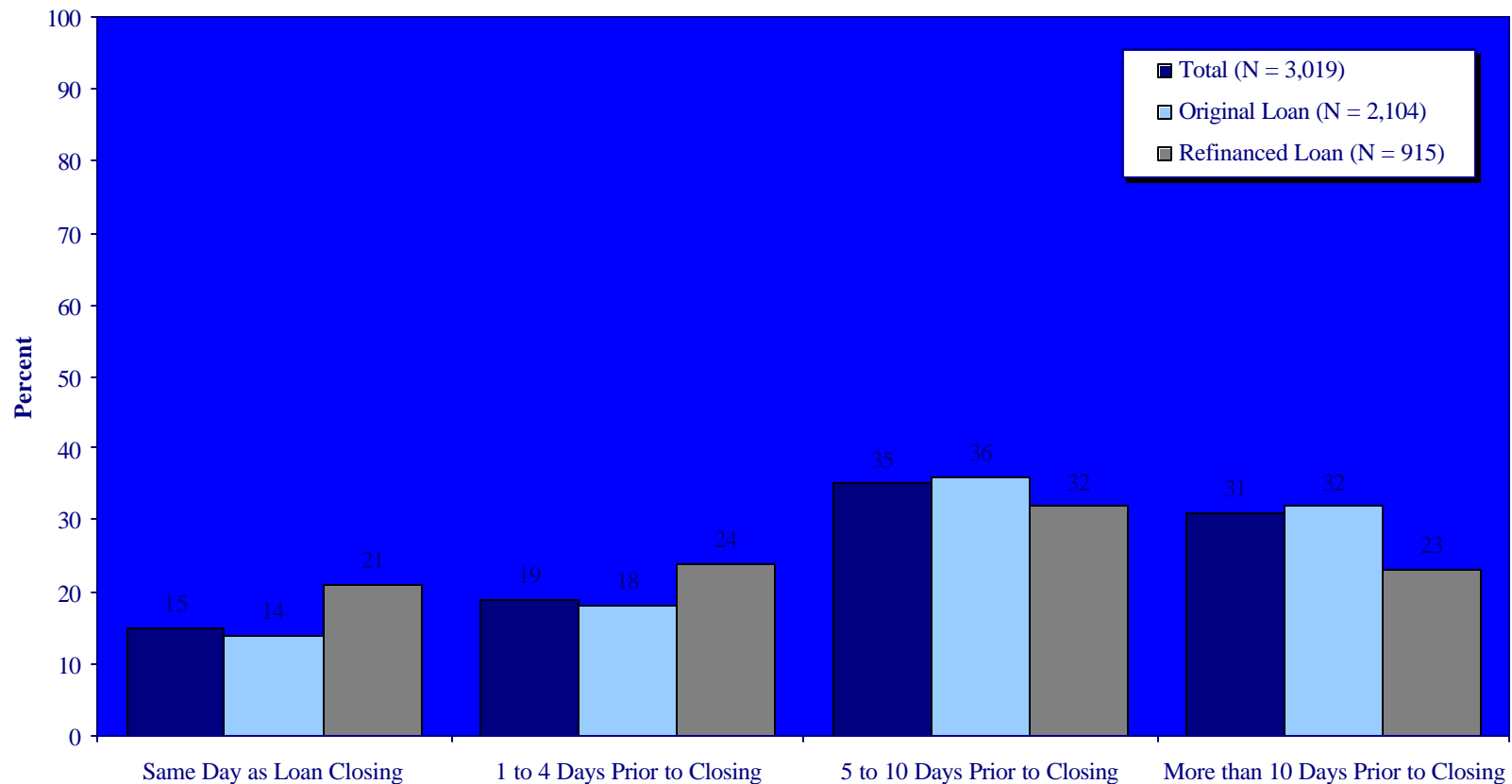
# Frequency of Responses – Appraisal

**Q49. Relative to the closing date, when did you receive this document?**



# Frequency of Responses – Appraisal

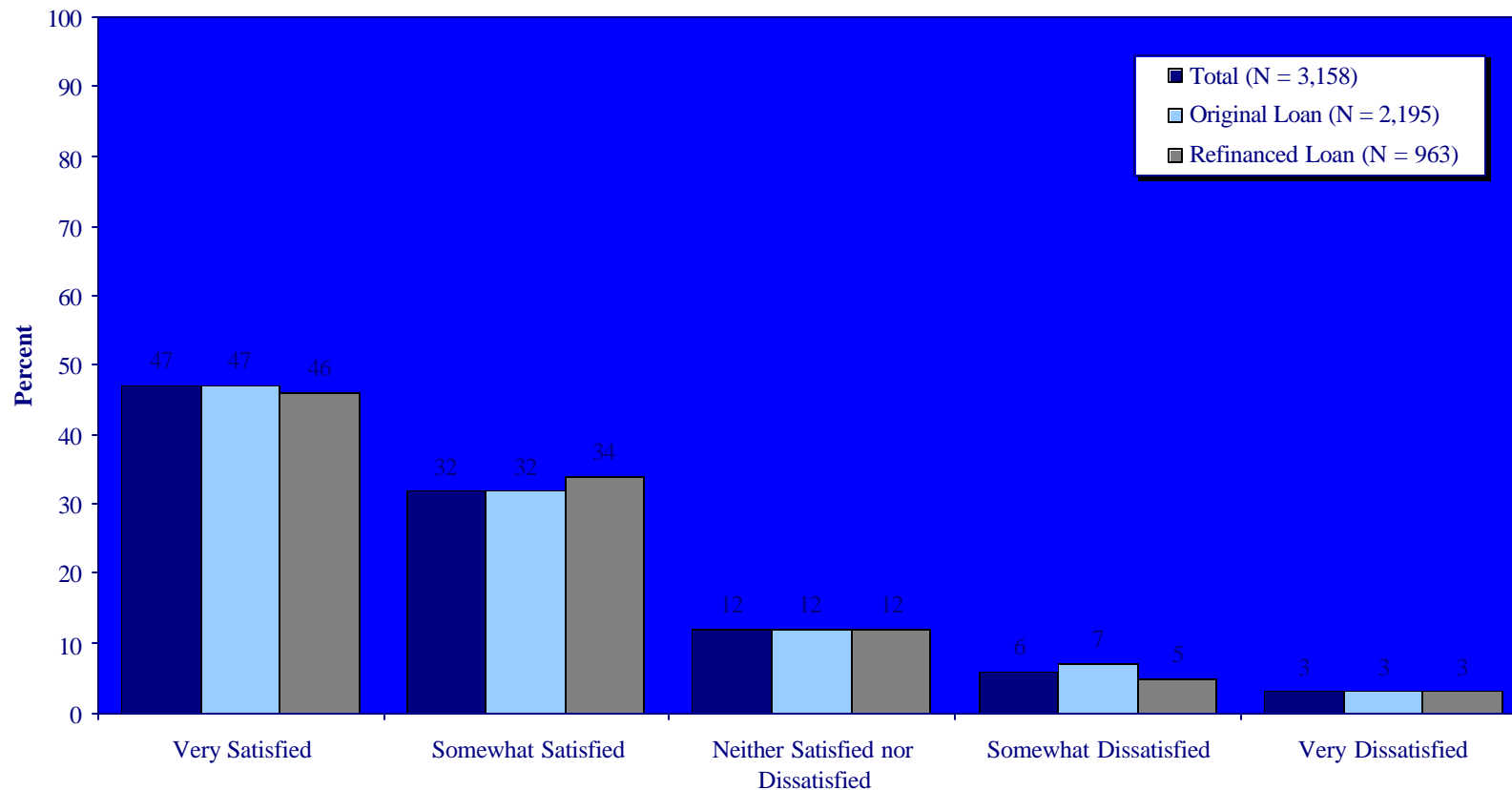
**Q50. Relative to the closing date, when would you HAVE LIKED to receive this document?**





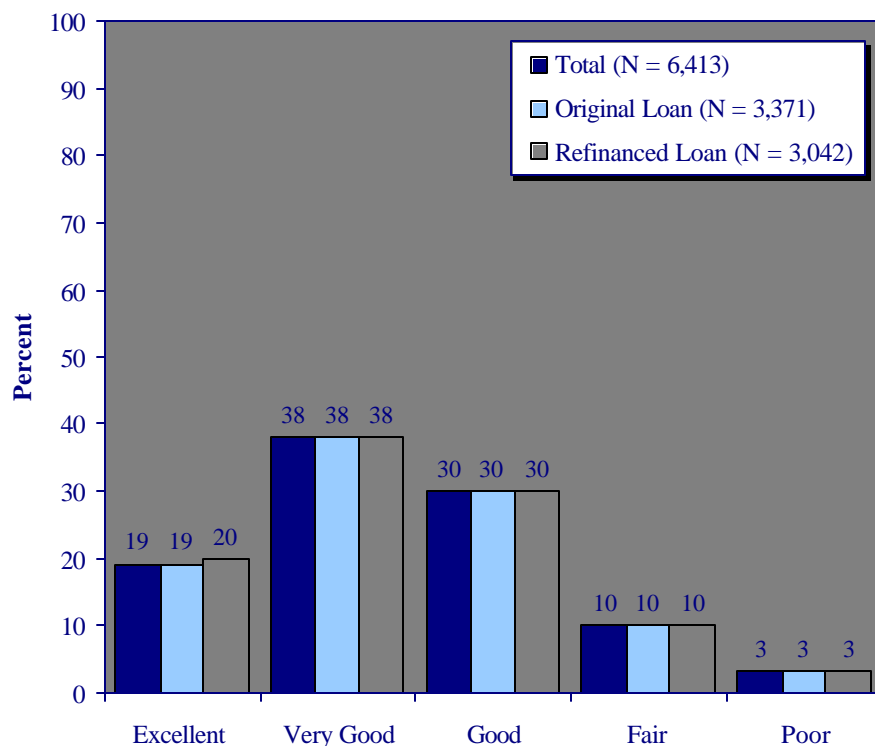
# Frequency of Responses – Appraisal

**Q51. How satisfied were you with the appraised value of your property?**

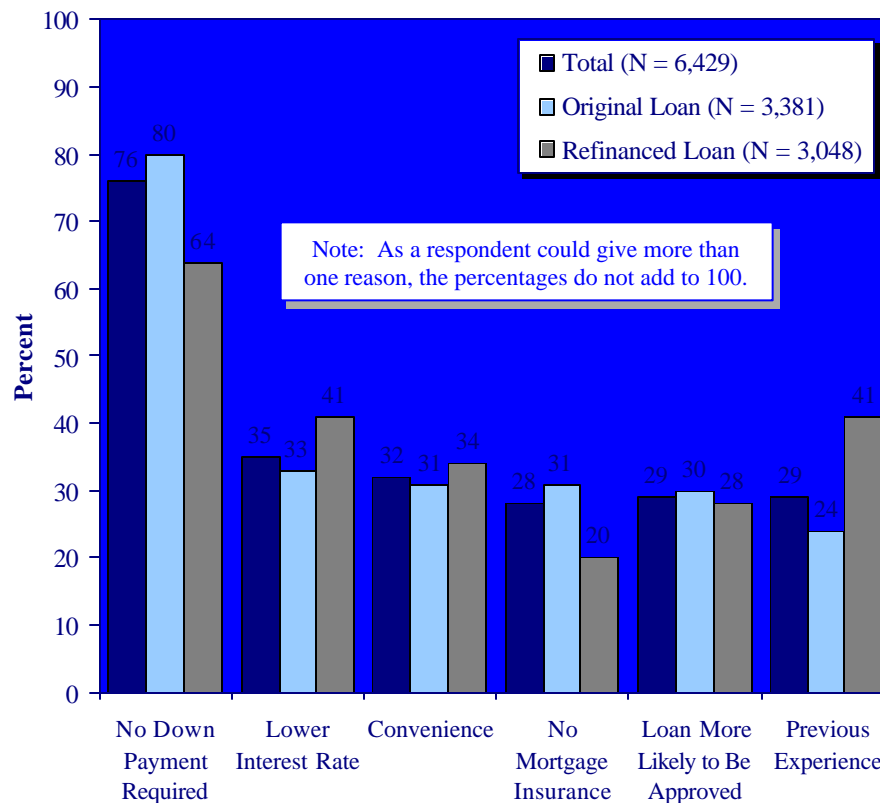


# Frequency of Responses – Overall Impressions

**Q52. Overall, how would you rate your current knowledge of the VA home loan guaranty program?**

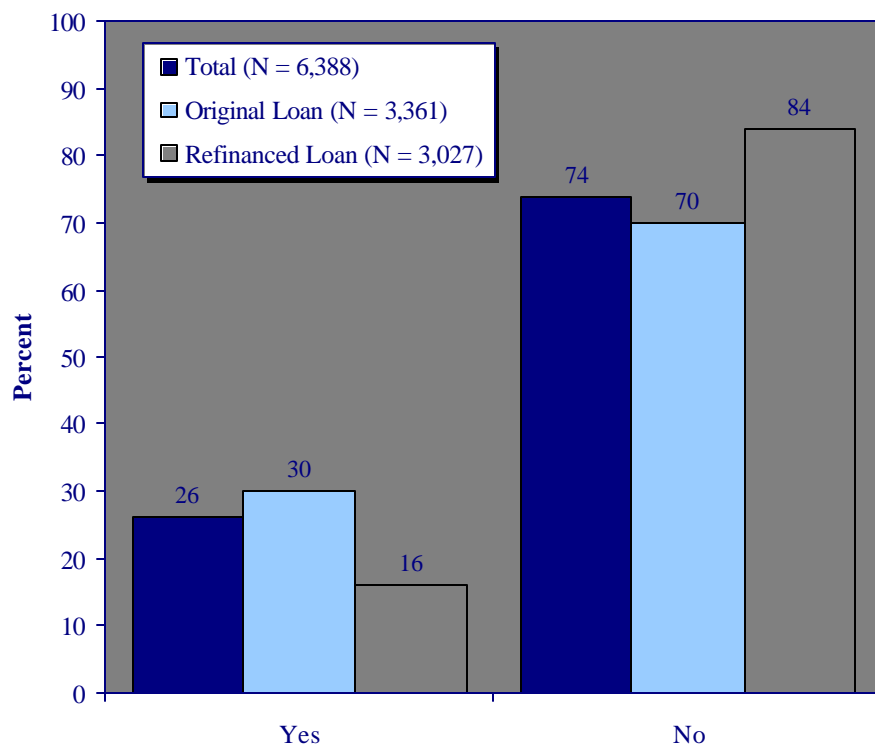


**Q53. Why did you choose to get a VA home loan? (Mark all that apply.)**

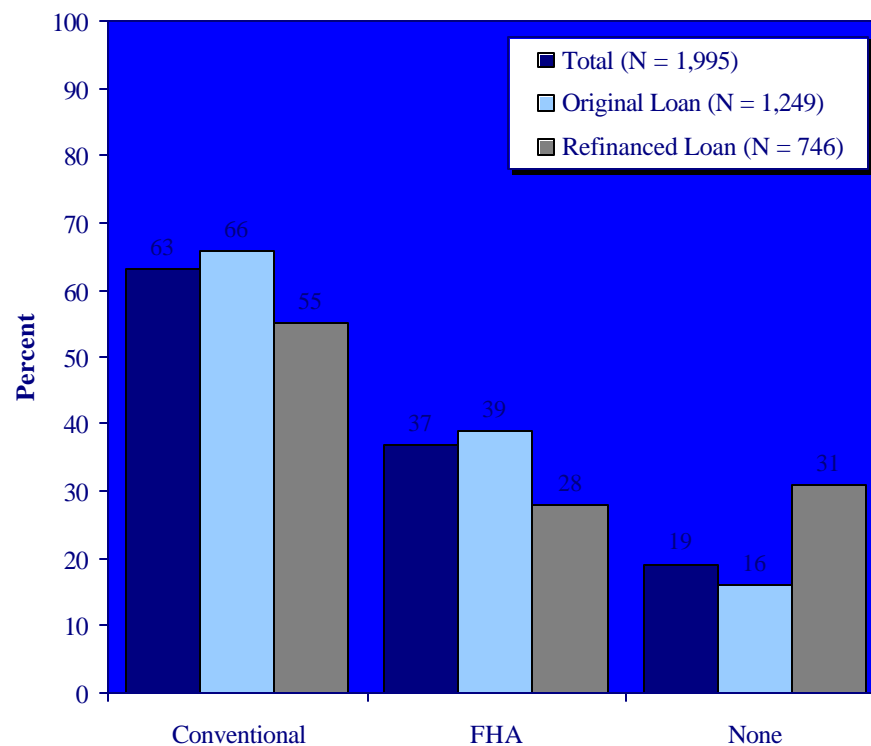


# Frequency of Responses – Overall Impressions

**Q54. Did you consider another type of home loan?**



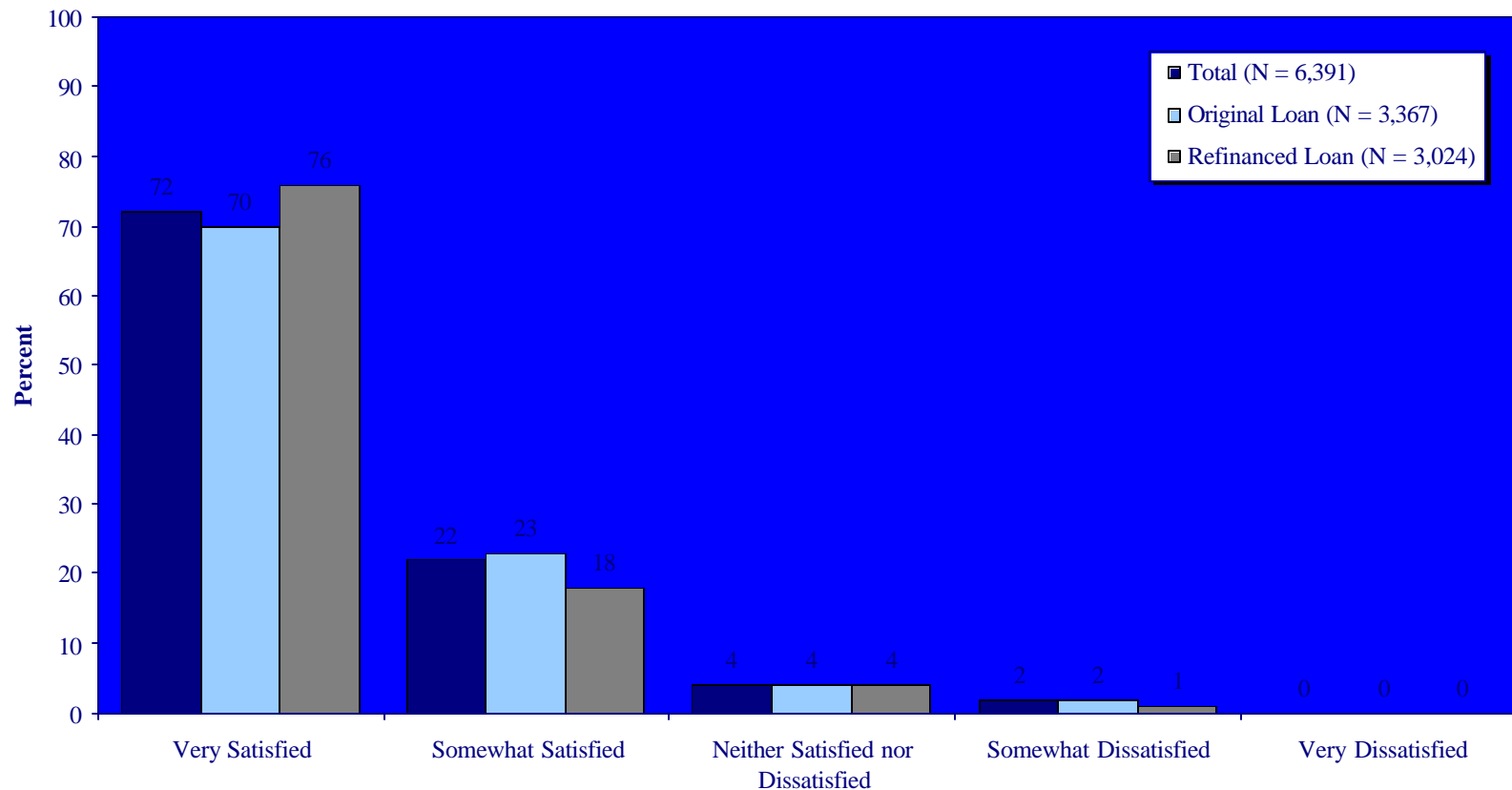
**Q55. What other types of home loans did you consider? (Mark all that apply.)**



Note: As a respondent could give more than one reason, the percentages do not add to 100.

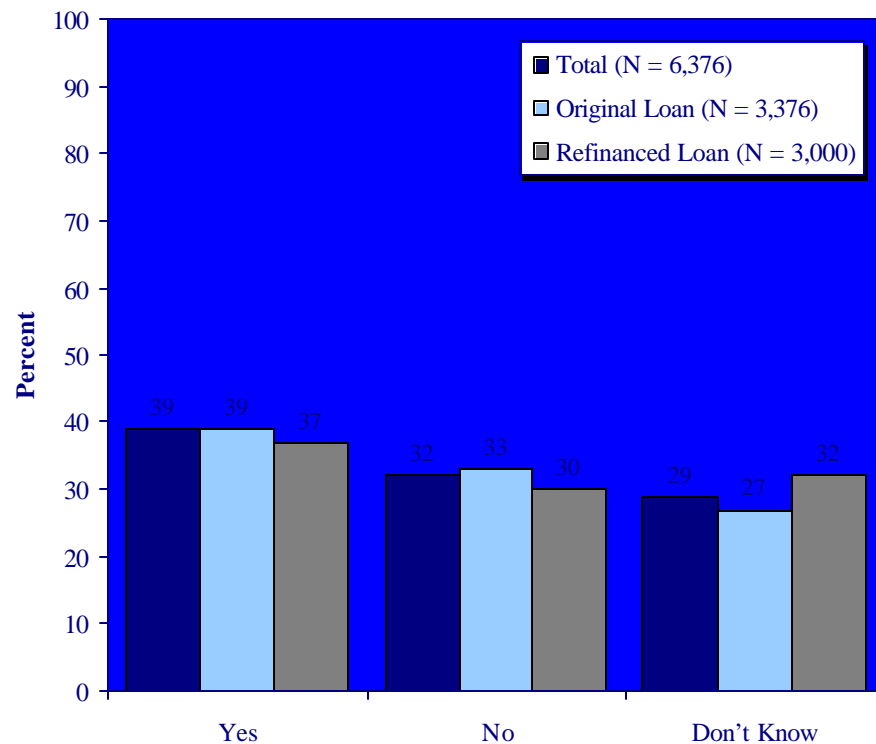
# Frequency of Responses – Overall Impressions

**Q56. Overall, how satisfied are you with the process of obtaining a VA home loan?**

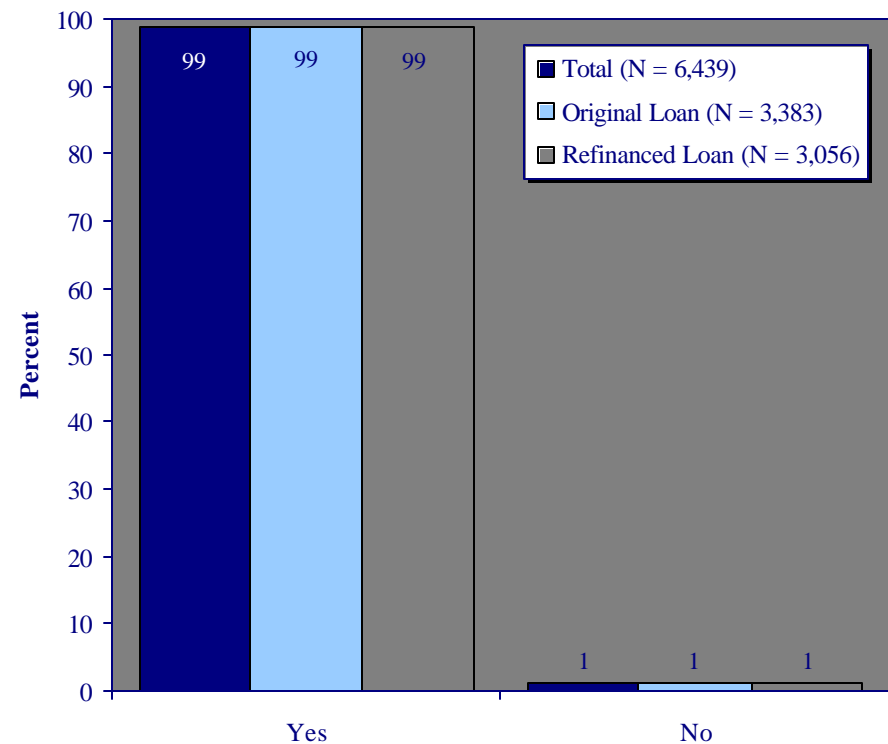


# Frequency of Responses – Overall Impressions

**Q57. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time?**



**Q58. Would you recommend the VA home loan program to other veterans?**



## **Appendix B: Methodology**

# Methodology

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- The goal of the 2002 survey administration was to obtain 400 completed questionnaires per loan type for each of the nine VBA Regional Loan Centers. Assuming a 60 percent response rate, approximately 700 names and addresses were needed to reach this goal. The expected response rate was based on the results of the previous years' surveys, where an average of 59 percent of all persons who were sent a questionnaire responded.
- The potential respondents are persons who recently received a VA home loan or recently refinanced their original VA home loan and whose loans were serviced by the nine Regional Loan Centers.
- The Surveys and Research Staff created a file of closed loans starting from approximately April 1, 2002, to July 31, 2002. The addresses were run through the National Change of Address (NCOA) program to detect undeliverable addresses.
- The names and addresses that were used for the Regional Loan Centers were randomly selected within each loan type (original or refinanced). Any veterans living abroad were excluded from the survey. A Spanish language version of the survey was provided to veterans residing in Puerto Rico.

# Weighting

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## Reasons for Weighting

- When response rates for customer segments are disproportionate to their representation in the entire population, it is necessary to weight the segment responses during analyses to ensure that they remain representative of the entire population.

## Weighting Variables for National VA Home Loan Guaranty Process

- We have used Regional Loan Centers and type of loan as weighting variables.



# Questionnaire Mailing Protocol

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- The questionnaire design consisted of five mailings to sampled individuals or households. These included: 1) a pre-notification letter telling potential respondents that they should expect to receive a mailed survey questionnaire; 2) a copy of the questionnaire, including a standard return envelope; 3) a reminder/thank you postcard; 4) a second copy of the questionnaire mailed to those who had not yet responded; and 5) a reminder/thank you postcard following the second mailing. Examples of these materials appear in Appendix C.
- The questionnaires were sent in window envelopes which displayed the veteran's address. Each envelope contained a cover letter on VBA letterhead, a questionnaire, and a pre-posted envelope addressed to NCS Pearson, the subcontractor administering the survey. Toll-free numbers for both NCS Pearson and the VA were also included to help field respondents' questions.
- These mailings took place on the dates indicated below.

Mail Survey Schedule	
Prenotification Letter	December 4, 2002
First Questionnaire	December 11, 2002
First Reminder Postcard	December 18, 2002
Second Questionnaire	January 30, 2003
Second Reminder Postcard	February 6, 2003
<b>Fieldwork Completed</b>	<b>March 13, 2003</b>

# Response Rates

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- The response rate is calculated by dividing the number of completed questionnaires by the number of eligible questionnaires. Generally, a response rate of 70 percent or more is considered excellent, 60 to 69 percent is considered very good, 50 to 59 percent is considered good, 40 to 49 percent is considered fair, and any response rate less than 40 percent is considered poor. Without further information, results derived from a survey with a response rate of less than 50 percent should be interpreted with caution.
- Eligible questionnaires are those which were returned completed, which were returned blank or incomplete, which were returned with an indication that the recipient had not recently had a VA home loan approved or which were not returned.
- Ineligible questionnaires are those which were returned undeliverable, which were returned with an indication that the respondent was unable to complete the survey, or which were returned with an indication that the recipient was deceased.

Response Rates by Year	
Year	Response Rate (Percent)
2002	53
2001	56
2000	62

## Response Rates (continued)

National Response Rate	
Total Sample Mailed	12,600
Total Ineligible	353
Undeliverables	346
Deceased	7
Total Eligible	12,247
Blank or incomplete	34
Did not have VA home loan approved	26
Refusal (Did Not Return)	5,694
<b>Total Completed</b>	<b>6,493</b>
<b>Response Rate</b>	<b>53%</b>

Response Rates	
RLC #1	58%
RLC #2	52%
RLC #3	52%
RLC #4	51%
RLC #5	54%
RLC #6	53%
RLC #7	53%
RLC #8	53%
RLC #9	51%
<b>National Response Rate</b>	<b>53%</b>

## **Appendix C:**

### **Examples of Mailing Materials**

**Appendix D:**  
**VBA Home Loan Guaranty**  
**Process Questionnaire**